

VETERANS OF THE CROSS

BOOK

WILLIAM LUNSFORD



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"A VETERAN OF THE CROSS"

VETERANS OF THE CROSS

By

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*Corresponding Secretary,
Relief and Annuity Board, Southern Baptist Convention*

Published by Authority of the Board



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Dedicated
TO THE
BAPTIST VETERANS
OF
THE CROSS

"A RIPER, MORE TRANSCENDENT YOUTH"

Just sixty-two? Then trim thy light,
And get thy jewels all reset;
'Tis past meridian, but still bright,
And lacks some hours of sunset yet.
At sixty-two
Be strong and true,
Scour off thy rust and shine anew.

'Tis yet high day; thy staff resume,
And fight fresh battles for the truth;
And what is age but youth's full bloom,
A riper, more transcendent youth?
A wedge of gold
Is never old;
Streams broader grow as downward rolled.

At sixty-two life is begun;
At seventy-three begin once more;
Fly swiftly as you near the sun,
And brighter shine at eighty-one.
At ninety-five
Should you arrive,
Still wait on God, and work and thrive.

Keep thy locks wet with morning dew,
And freely let thy graces flow;
For life well spent is ever new
And years anointed younger grow.
So work away
Be young for aye,
From sunset, breaking unto day.

—Selected.

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FOREWORD

THE aim of this book is to bring in a new and better day for the denomination we love and the men we honor. It contains in full, or in part, articles and addresses by men to whom the denomination has committed the cause of her disabled and worn-out veterans; also contributions by some of our well-known laymen, pastors, and other leaders of our denominational work, who have determined that our retired ministry shall share in the results of a harmonious and complete plan for the care and relief of men who have willingly and self-sacrificingly served our common Master, by teaching and exemplifying those truths for which our denomination stands.

The author is under special obligations to those who have been willing to pause sufficiently long in their work to make a contribution to the cause herein set forth. Especially are we indebted to Rev. Joseph B. Hingeley, D. D., of the Northern Methodist Church; Rev. H. Foulkes, D. D., of the Northern Presbyterian Church; Rev. Henry Sweets, D. D., of the Presbyterian Church in the United States; Rev. Wm. Sylvester Holt, D. D., LL.D., of the Northern Presbyterian Church; and Rev. E. T. Tomlinson, D. D., of the Northern Baptist Board, for kindnesses and courtesies in the preparation of this volume.

We are especially indebted to the Sunday School Board, by whose generous gift, three years ago, the work of the Relief and Annuity Board had its beginning; to Mr. John D. Rockefeller, whose kindly donations have enabled the board to make progress beyond its highest expectations; and to Editor E. C. Routh, D. D., of the Baptist Standard Publishing Company, who has made the generous gift of his time and talents to the every-day affairs of the board, and has supervised the publication of this volume.

WILLIAM LUNSFORD,

Corresponding Secretary,

Dallas, Texas.



JOHN DAVISON ROCKEFELLER

John Davison Rockefeller was born July 8, 1839, at Richford, N. Y. His family removed to Cleveland, Ohio, where at the age of fifteen years he publicly united with the Baptist Church, thus reaffirming his belief in the religious doctrines in which he had been brought up. From childhood he had been taught to work hard, to save, and to give all he could to church and charity. He was made a trustee in the Erie Street Baptist Church of Cleveland at the age of seventeen, and not long after that he attacked his first big financial problem—to pay off a mortgage of \$2,000 on the church building. He not only gave freely of his scanty wages, but begged eagerly of each member of the congregation until the money was raised and the church saved from foreclosure.

From the careful record the boy kept of income and outgo it appears that when he was little past sixteen and earning less than

\$4.00 a week, he was already giving generously in church causes. Witness such items as: "Missionary cause, November 25th, 15c; Mite Society, 75c; ministerial student, 10c; Sabbath school, 5c; present to Sabbath school superintendent, 25c."

As his means increased Mr. Rockefeller continued to give in the same relative proportion, which of course resulted in donations of large amount. So far as one can judge from his history, he has been constantly animated by the sense of stewardship, of responsibility for the best use of the fortune he accumulated. He seems to have had two aims: (1) To get all the gain he honestly could; and (2) to use that gain for the welfare of his fellow men. The history of the University of Chicago affords an illustration of the infinite pains he devotes to planning and developing a worthy enterprise. The first gift toward this was \$100,000 to help found a Baptist college, and this after some years of growth culminated in donations to the University of Chicago aggregating more than \$33,000,000.

Mr. Rockefeller married, in 1864, at Cleveland, Laura Celestia, daughter of Harvey Spelman. Their children were: Bessie, who was married to Prof. Charles A. Strong in 1889, and died in 1906; Alta, who married E. Parmalee Prentice; Edith, wife of Harold Fowler McCormick; and John Davison Rockefeller, Jr. Mr. Rockefeller and associates founded, in 1870, the Standard Oil Company at Cleveland. He and his family removed in 1883 to New York, which has been Mr. Rockefeller's home ever since, though he still keeps his membership in his old church, which long ago became the Euclid Avenue Baptist Church of Cleveland.

Since Mr. Rockefeller's retirement from business, in 1895, he has devoted as much planning and toil to the work of giving as he ever devoted to the work of getting. He seems to have tried to give in such a way as to encourage others to coöperate in doing good and to make sure that every dollar contributed shall do its full work without waste. He has sought scientifically to eliminate disease, which makes men wretched, and ignorance, which holds them in poverty. Thus far his gifts to all causes amount to more than \$500,000,000, and he is still industriously giving.

Mr. Rockefeller has proven himself a great friend of the veterans of the Cross. At various times he has made contributions aggregating some \$5,000,000 to the Old Ministers' Fund of the Northern Baptist Convention. Although the Relief and Annuity Board of the Southern Baptist Convention is comparatively a new institution, he has manifested a deep and sympathetic interest in its program and has already given \$300,000 to the work undertaken by this board.

I

THE ORIGIN AND SIGNIFICANCE OF THE MOVEMENT

ORIGIN AND HISTORY OF THE MOVEMENT.

Dr. Allen Fort.

GROWING A NEW INSTITUTION

Dr. J. B. Gambrell.

WHAT OTHER DENOMINATIONS ARE DOING.

Dr. William Lunsford.

WHY DO WE WAIT?

Why do we wait till ears are deaf
Before we speak our kindly word,
And only utter loving praise
When not a whisper can be heard?

Why do we wait till hands are laid
Close-folded, pulseless, ere we place
Within them roses, sweet and rare,
And lilies in their flawless grace?

Why do we wait till eyes are sealed
To light and love in death's deep trance—
Dear wistful eyes—before we bend
Above them with impassioned glance?

Why do we wait till hearts are still
To tell them all the love that's ours,
And give them such late meed of praise,
And lay above them fragrant flowers?

How oft do we, careless, wait till life's
Sweet opportunities are past,
And break our "alabaster box
Of ointment" at the very last!

O let us heed the living friend
Who walks with us life's common ways,
Watching our eyes for look of love,
And hungering for a word of praise!

—*British Weekly.*



DR. ALLEN FORT

Dr. Allen Fort was born June 7, 1882, at Americus, Ga. His father was Allen Fort and mother Floyd Hollis. He received his education in the high school of his native town, and from there went to the University of Georgia. He closed his college career to enter the practice of law, succeeding his father, and in this profession he made progress that forecasted a brilliant political future for him. He yielded to the call to preach and was ordained in the First Baptist Church of Americus, Ga., December 6, 1906. He at once entered the pastorate and accepted the call of the Dublin, Ga., church. Following this pastorate he went to the Tabernacle Church of Chattanooga, Tenn. In January, 1914, he came to the First Church of Nashville. In all of his pastorates his work was marked by splendid increases in church membership that testified to his evangelistic gifts.

Doctor Fort married Miss Mande Hicks of Spartanburg, S. C. She died in 1920 and soon after, February 25, 1921, he followed her to the heavenly home. They had one son, Allen Fort, Jr.

He was a member of several denominational boards where his counsels were always welcomed. Mercer University, the University of Georgia, and Union University conferred upon him the degree of D. D.

I

THE ORIGIN AND HISTORY OF THE MOVEMENT

DR. ALLEN FORT

Pastor First Baptist Church, Nashville, Tenn.*

IT was at a session of the Nashville Baptist Pastors' Conference, on a Monday morning in the autumn of 1916, that the present movement among Southern Baptists for Ministerial Relief and Annuities was started.

Southern Baptists had done something for the broken-down and aged ministers, but the efforts to provide for these worthy servants of the Master had been utterly inadequate. Here and there in our Southland noble men had spoken of the need of better care for these heroes; and in practically all the states efforts were made to meet this need. In a few of the states work was done that at least was suggestive of the denomination's appreciation of the work of its ministers. But at the best the great task was neglected.

At the session of the Nashville Conference, on that particular morning, there was no special business before the body. The usual reports of the pastors had been given, and a motion to adjourn was about to be made. Dr. William Lunsford, pastor of the Edgefield Church, Nashville, asked if he might speak a word on a matter of general interest. The permission was readily granted, and Doctor Lunsford, who was the senior pastor in point of years of service in the city, addressed his brother pastors on a subject which had been in his heart.

Doctor Lunsford spoke of the other denominations that were undertaking to raise large sums of money for the

* After this article was prepared for publication, Dr. Fort fell on sleep. He was an unfailing friend of the Veterans of the Cross.

aged and incapacitated ministers; then he called attention to the plans in force in Tennessee and in the other states of the South. He said that the men who had dedicated their lives to the work of the ministry until they became old and feeble were entitled to the love and care of their brethren. Attention was called, too, to the meager salaries received by the ministers; also to the fact that the very nature of the minister's work made it impossible for him to provide for the period of advancing years and disabling infirmities. The nation, it was pointed out, cared for its soldiers and sailors. Great industrial concerns were pensioning their worn-out employes. The minister was entitled to the same recognition that the soldier received at the hands of his government. The denomination should do for him what the new social conscience was forcing upon all employers of labor. He spoke of the fact that the churches had created this conscience in both the government and the industrial world. Then he said that we were not practicing what we preached, when it came to the treatment of those who had given themselves for the service of the Master.

Doctor Lunsford spoke with great feeling and greatly stirred the hearts of those present. When he had finished several short talks were made by the pastors present, and they were a unit in the belief that the words of the chief speaker ought to be heeded.

Several members of the Nashville Pastors' Conference, along with Doctor Lunsford, were members of the Sunday School Board. The board was at this time without a secretary, Doctor Frost having died a short while before this discussion on ministerial relief. Dr. I. J. Van Ness was acting corresponding secretary of the board (he was made secretary at the New Orleans Convention, May, 1917), and he, too, had been giving serious consideration to the need of a larger and more adequate plan for the work of ministerial relief. Several members of the Sunday School

Board, ministers and laymen, had been thinking along this same line. The matter was mentioned informally at the next board meeting, and was discussed by the members of the board as they met one another and talked of the affairs of the denomination. Acting Secretary Van Ness, in his recommendations to the board at the January, 1917, meeting, recommended that the board set apart \$75,000 to start a fund for the purpose of ministerial relief, and that said sum be reported to the convention. On motion of the writer the amount was changed from \$75,000 to \$100,000; the recommendation as amended was unanimously and enthusiastically passed by the board. The action of the board is set forth in its annual report to the convention at New Orleans as follows:

“At the January meeting the board voted to request the Southern Baptist Convention, at its coming session, to consider the appointment of a commission to examine the various plans now being operated for ministerial relief in the various states, and, pending the submission of this recommendation to the convention and the report of such a commission if appointed, the board set aside the sum of \$100,000 to be held intact as a contribution to such a fund when established. The board has no special plan for advancing this work, nor is its gift connected with any other movement of this kind. When the matter was first suggested, we had no information of any other action along similar lines. We have been glad to hear that various state conventions have taken action and will present memorials at this meeting.

“The Sunday School Board, therefore, requests the appointment at the present session of a special committee to whom this proposition shall be referred, and to whom the convention, if it deems best, may refer all similar requests from other sources, the said committee to report to this session as to the whole matter. The entire \$100,000 for this fund is now in hand and is included with the

invested funds of the board. It will be held subject to the decision of the convention."

A committee was appointed by the president of the convention to consider this recommendation. The following committee was named: William Lunsford, M. D. Jeffries, E. W. Stephens, W. H. Morgan, H. F. Vermillion, W. N. Jones, and D. Y. Bagby. This committee met and brought in their report, suggesting "that the convention approve the action of the Sunday School Board in setting apart this amount of money for this worthy cause." Attention was then called to the need of such a fund, and many strong points were set forth in the report showing why this neglect of the denomination should be speedily remedied. The report also recommended that "a commission of nine members or more be appointed by the president of the convention to work out a just and suitable pension plan during the ensuing year whereby the funds shall be protected from diminution or loss, and so safeguarded that only the meritorious can secure the benefits of them; that the members of this commission shall reside in easy access of Nashville, Tenn., so as to be in close touch with the Sunday School Board; that the Sunday School Board shall be the custodian of this fund until otherwise directed by the Southern Baptist Convention, holding said money subject to such conditions and restrictions as the commission of nine or more shall direct." This commission of nine was given liberal power and authority to carry out the purpose of the convention.

This report was adopted and President Gambrell appointed the following as the commission: Allen Fort, J. F. Brownlow, O. C. Barton, Howard E. Frost, W. W. Landrum, William Lunsford, I. J. Van Ness, Austin Crouch, A. C. Cree, T. B. Ray, A. B. Hill, and E. W. Stephens. It will be seen that the president appointed twelve members on this commission, thus accepting the recommendation that more than nine might be appointed if thought wise.

The new commission met in the city of Nashville on the 11th day of June, 1917, and organized by electing Allen Fort chairman and William Lunsford secretary. On account of his study of the question and his deep interest in the work, the responsibility of collecting facts and material with a view to formulating a definite program was given to the secretary. He immediately began his task, and visited the headquarters of the various denominations of the country engaged in ministerial relief. Conferences were held with the different secretaries and insurance men, and others interested in annuities and relief work were consulted. It ought to be said in passing that the coöperation given the commission by these men of other denominations and in the insurance world was very graciously given and proved of great value.

Many sessions of the commission were held. The members took their work very seriously and gave freely of their time. The discussions were most interesting and helpful. Every point was gone into, and every recommendation thoroughly discussed before passed. The men on the commission were men of experience in denominational affairs who had an intense interest in the success of the movement entrusted to them. The leadership of the secretary, Doctor Lunsford, and the coöperation of the members of the commission resulted in the comprehensive report of the commission which was made to the convention at Hot Springs in 1918.

Perhaps the most important phase of this report, so far as the future of the work was concerned, was the recommendation that a Board of Ministerial Relief and Annuities be established. This recommendation was suggested by Dr. I. J. Van Ness. He realized the limitations of a commission and felt that a board should be organized to continue the work permanently. The only change in the report of the commission made by the convention was that the headquarters of the board be Dallas, Texas, instead of Birmingham as recommended in the report.

The convention through its nominating committee elected the first board, and to such board was entrusted the great work which has been so capably directed.

One cannot but be impressed that God has been moving in this great movement as He does in all movements that are really great. The work which had been done by local churches, associations and various states had shown the need of such a task. It also revealed the lack of a program large enough to reach all our states. The suggestion of Doctor Lunsford, now the secretary of the board, together with the impressions in the hearts of many of the Sunday School Board and the sympathy and vision of its acting corresponding secretary, the hearty approval of the plan by the convention at New Orleans, the recommendation of the commission that a board be established, the selection of Doctor Lunsford as its secretary and the launching of the great 75 Million Campaign which will provide at least a sufficient fund to begin the relief and annuity feature—all indicated divine favor and approval.

Let us all rejoice that a new day is at hand for the men and the women who have given of their talents in the Master's work, and let us rejoice that our denominational conscience is so stirred that we will never again fail to provide for them in the days of disability or old age.

GROWING A NEW INSTITUTION

DR. J. B. GAMBRELL

President Southern Baptist Convention

THE Southern Baptist Convention has constituted a new board designed to care for the financial needs of the aged, infirm and dependent ministers. It was a very needed step. It ought to have been taken earlier. The convention never moved in any matter with greater cir-



JAMES BRUTON GAMBRELL

Dr. James Bruton Gambrell, son of Joel Bruton and Jane Elvira Gambrell, was born in Anderson, South Carolina, August 21, 1841. The next year his parents moved to Mississippi, where he grew up on the farm and attended the country schools.

In his twentieth year he entered the Confederate Army, and served in the Army of Virginia twenty-eight months, nearly all of the time as scout for Gen. Robert E. Lee, A. P. Hill and others. He distinguished himself by his daring exploits. On one of his scouting expeditions he met Miss Mary T. Corbell, Nausemond County, Virginia, and a year later, January 13, 1864, he found his way through the Federal lines to her home and they were married at midnight.

At the close of the war he returned to the old home in Mississippi. He began preaching in 1867 in the church where he spent his boyhood days. He was ordained by the Cherry Creek Church, Pontotoc County, Mississippi. He was also pastor of churches at Westpoint and Oxford. While at Oxford he took a course in the University of Mississippi. After leaving here he became pastor at Clinton, Mississippi, where Mississippi College and Hillman College were located. He was elected the editor of the Baptist Record, the state denominational paper of Mississippi, which position he held for fifteen years. Two years of that time he served as secretary of the Mississippi Baptist Convention. He was also president for one year of the American Baptist Education Society.

Later he was elected president of Mercer University, Macon, Georgia. In 1897 he was elected corresponding secretary of the Baptist General Convention of Texas and under his administration the Baptists of Texas made their greatest growth in missionary, benevolent and educational life. In 1910 he resigned this position to become editor of the Baptist Standard. In 1915 he accepted for the second time the secretaryship of the Convention. At the end of three years he asked to be released from the exacting duties of this office and was elected to fill the chair of Christian Ethics and Ecclesiology in the Southwestern Baptist Theological Seminary, Fort Worth.

Doctor Gambrell was elected president of the Southern Baptist Convention in 1917. At the last meeting of the Convention, held in Washington City, D. C., May, 1920, the precedent of many years was broken and Doctor Gambrell was elected for the fourth time as president of the Convention. At this meeting also Doctor Gambrell and Dr. E. Y. Mullins, president of the Southern Baptist Theological Seminary of Louisville, were commissioned to visit the Baptists throughout Europe to bear fraternal greetings and make a survey of the needs of the various countries. They visited practically all countries in Europe except Russia. Since the return from this trip Doctor Gambrell has responded to calls from many points in Texas and other states to speak on present-day needs, conditions, and opportunities in Europe.

cumspection. All the working principles of the new board had been carefully considered in the light of the actual workings of like organizations by other people. This new institution starts reasonably clear of all doubt as to its practicability. We have done well to make this beginning; but I have an earnest word to the friends of our old preachers and their dependent ones concerning the importance of growing the new interest. I would put strong emphasis on the word "growing." Things of this sort are not made like cut flowers, all in a day. The things that abide are the things that grow. The great trees of the forest have been grown. Our government from a weak beginning has grown to its present strength. The other boards of the Southern Baptist Convention have been grown through decades. Everything stable and highly beneficial in society is grown.

So I put the emphasis on growing our new Board of Ministerial Relief and Annuities. It will have to be grown by the diffusion of intelligence. That is the way everything else grows among Baptists. And as this is a new enterprise, if we wish to grow it healthily we must put our minds on the very vital matter of making the people acquainted with it. That is a large undertaking. How little many of our people really know about any of our work. Even church members of great intelligence in other matters are distressingly ignorant about the things that belong to the Kingdom.

Now let us get it settled in our minds that we are to grow this great benevolent institution and grow it by intelligence. People will not be interested in things they know nothing about; and where people are to put money they must have definite information. I will, therefore, be permitted to say that the leaders of the denomination who are to be counted on to give information ought to take the pains to get accurate information about this new work. The secretary of the new board will send to anybody

literature which will make it plain. It will no doubt be discussed at every session of the Southern Baptist Convention. In due time it will be discussed in all the state conventions. Then it will be discussed in the associations. The most important thing connected with the whole enterprise now is that there shall be all over the territory of the Southern Baptist Convention men who will be able to make this new business plain. I say frankly that the most immediate necessity is not a large enrollment of beneficiaries. The present necessity is a large measure of intelligence about the work.

I want to emphasize this and remind my fellow workers everywhere that by the nature of things nobody knows anything that he does not learn. Therefore, some time must be given to becoming wise about this enterprise.

Now let me spread my remarks a little. This is a Southern Baptist Convention enterprise. It not only has a good financial foundation to start on, but it has all the moral strength of the Southern Baptist Convention back of it. That is assuring. Nobody who looks into the matter will need to talk hesitatingly about it. It always hurts a new enterprise to talk doubtfully about it, or any enterprise, as to that. I believe this enterprise is safer than any bank in the country, because banks have been known to fail; but an enterprise with the Southern Baptist Convention back of it will not fail. It is good that we can talk thus with entire confidence and good conscience.

Here is a stimulating thought as we go about the cultural process to make this work grow. It is a kind of benevolence that will appeal to the hearts of the people, and it falls in well with the times we are in now. Everybody is saying a good word for the soldiers and everybody feels that if a soldier became disabled overseas it would be scandalous not to look after his welfare. That makes an atmosphere for this new work.

The papers can help to cultivate this new enterprise;

and they will. I am pretty well acquainted with the editors in the Southern Baptist Convention. They are a well balanced, fine group of men. Not one of them now has a personal fad to exploit. They are in for the Kingdom, and they want to help every good thing. They will help this and make it grow.

Our new board is like a tree. It is now small; but if it is cultivated and watered, some day it will be a giant tree. It will bear fruit to gladden the hearts of multitudes of men and women who have put their all into the work of the Kingdom. It is a thing that everyone of us ought to take a turn at—that of cultivating this tree.

WHAT OTHER DENOMINATIONS ARE DOING

DR. WM. LUNSFORD, Corresponding Secretary

DOCTOR ANGEW of the Presbyterian Church was almost accurately truthful, as well as brilliant and witty, when he said that the clergy are idolized at 30, criticized at 40; ostracized at 50; Oslerized at 60, and canonized at 70. Such a pithy sketch of a minister's career deserves a high place in American epigrams.

EPISCOPALIANS

A new day, however, has come to all the denominations in the matter of taking care of their indigent ministers. The Episcopalians began as far back as 1769, and have a splendid system of general relief and annuities. They have a fund known as "The Fund for Automatic Pensions at Sixty-four." This fund is comparatively new, but has already an endowment of several millions, with a pension automatically accruing to every minister at the age of sixty-four. Other millions are to be added as the final goal fixed for the permanent endowment of this fund.

PRESBYTERIANS

For nearly two centuries the Presbyterian Church, North, has given attention to this fundamental cause. They have a relief department which was organized to give gracious relief to those who in their service have come to need. They have also a sustentation department which corresponds to our annuity fund, which was organized in 1909, embodying the contributory pension idea. Those who belong to this fund pay quarterly, semi-annually or annually. The maximum benefits of this fund are \$500 a year, during lifetime, for every man who has reached the age of seventy and who has served the Presbyterian Church thirty full years. This sustentation fund has been standing at maximum for the past year or two. They have an invested fund of several million dollars, and are undertaking to raise some twelve or fifteen millions to complete their present endowment.

METHODIST EPISCOPAL

The Northern Methodist Church has a plan involving both general relief and pensions. They have invested already more than twelve million dollars with an ultimate goal of twenty-five million.

METHODIST EPISCOPAL, SOUTH

This branch of the great Methodist denomination has largely the same plan for bringing aid and comfort to their superannuated ministry. They began more than a hundred years ago, and every minister who reaches the age of retirement has a fixed pension awaiting him.

Southern Methodists, with headquarters at St. Louis, are now raising an endowment of ten million dollars.

NORTHERN BAPTIST CONVENTION

Northern Baptists, just a few years ago, undertook the problem of ministerial relief in a great way. They have what is known as the *Ministers' and Missionaries' Benefit Board*. They have recently added to their General Relief Department an annuity and pension phase of work. This board has now some six millions of invested funds, with plans to raise the same in the next few years to twelve or fifteen million dollars.

CONGREGATIONALISTS

The Congregationalists have a great church program for ministerial relief. The board of the church has already gathered a fund of more than five million. They have also a Relief and an Annuity Department. The object of the annuity fund is to provide, at the age of seventy-five or seventy, an annuity of \$500 for the remainder of the minister's life, or three-fifths of this sum for his widow. The Congregationalists are at present engaged in adding several millions to their present endowment.

The annuity fund among all the denominations provides a disability annuity in case the minister is totally disabled before reaching the annuity age; also a provision for the minor children until they become of age. Annuity provisions in the denominations are the same to this extent: Those who become members of the Annuity Funds make annual payments of premiums, which, according to actuarial estimates, will yield one-fifth of the amount of old age pensions. This is true of all the denominations, with the possible exception, so far as I know, of Northern Baptists, who have recently worked out a system by which the pension is materially increased, by the minister paying a fixed per cent of his salary.

The movement is widespread. The Disciples North and

South, German Baptists and Lutherans, are all engaged in raising large sums for old preachers when they come to the ages of retirement.

Thus it will be seen that the movement for the relief of the retired minister is becoming world-wide. This movement, however, has just begun to touch Southern Baptists. At this very hour we are embarrassingly in the rear. Having already begun, however, we shall go on to accomplish great things in the future.

Two years ago the Protestant denominations in this country had in their treasuries thirty-three million dollars for preachers' pensions; today they are engaged in a campaign which will bring the amount up to seventy-five million or more.

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THE DAY AND THE WORK

To each man is given a day and his work for the day;
And once, and no more, he is given to travel this way.
And woe if he flies from the task, whatever the odds;
For the task is appointed to him on the scroll of the gods.

There is waiting a work where only his hands can avail;
And so, if he falters, a chord in the music will fail.
He may laugh to the sky, he may lie for an hour in the sun;
But he dare not go hence till the labor appointed is done.

To each man is given a marble to carve for the wall;
A stone that is needed to heighten the beauty of all;
And only his soul has the magic to give it a grace;
And only his hands have the cunning to put it in place.

Yes, the task that is given to each man, no other can do;
So the errand is waiting; it has waited through ages for you.
And now you appear; and the hushed ones are turning their gaze
To see what you do with your chance in the chamber of days.

—*Edwin Markham.*



WILLIAM LUNSFORD

William Lunsford, born in Roanoke County, Virginia, about the time of the breaking out of the Civil War. Father's name Charles Lunsford and mother's name Julia Ann Preston, both of Virginia.

Education was never continuous but in brief spots. Attended the public schools of Virginia, Vinton Academy, the University of Virginia and the Southern Baptist Theological Seminary. Took the entire law course of the University of Virginia and in this way prepared for the bar. The practice of the law was not pleasant, and, loving religious work, he soon found himself drifting toward the ministry. Began preaching in 1894.

Pastorates have been the Jefferson Street Church of Roanoke, Virginia; the First Baptist Church of Bowling Green, Kentucky; the First Baptist Church of Waco, Texas; the First Baptist Church of Asheville, North Carolina; and the Edgefield Baptist Church of Nashville, Tennessee. The degree of D. D. was conferred by the Wake Forest College in 1905. During ten years with the Edgefield Baptist Church of Nashville, Tennessee, did a good bit of writing for the Sunday School Board, contributing articles to all of her periodicals at various times. After the death of Doctor Frost, edited the Sunday School lessons until Doctor Dargan took up the work. In the meantime finished Doctor Bell's commentary on Philippians, he having died in the midst of the work. For eighteen months furnished a weekly article for Baptist Boys and Girls on the general topic "Worth While Talks for Worth While Boys and Girls." In June, 1917, was made secretary of the Commission of Twelve appointed by the Southern Baptist Convention to work out a plan for ministerial relief. Spent most of that summer in the North among experts and secretaries of other denominational boards. A plan which he brought as a special report to the Commission of Twelve was adopted and afterwards adopted by the convention. In July, 1918, was made corresponding secretary of the Relief and Annuity Board.

II

THE DENOMINATION'S PROGRAM

DR. WILLIAM LUNSFORD

THE year 1918 will mark an epoch in the history of Southern Baptists. The launching of the Relief and Annuity Board meant a new day, the dawn of a new era, for our Southern Baptist ministry. One does not have to be a prophet to see this. I speak in no uncertain terms. We are engaged in a big business today; we are talking in dollars and cents, because in that way we can easily and conveniently express ourselves.

Back of our talk is a great overmastering idea—the recognition on the part of our churches of their responsibility to the ministry. Just as the attitude in business toward the worker has resulted in a change of industrial conditions with improved provisions for the man who has grown old at his task, so the new attitude of our churches toward the worn-out ministers will bring new conditions that will affect the present ministry and those who are to come after.

Not that so much has already been accomplished, but it means a new beginning and a great purpose to go on and on. The birth of the Relief and Annuity Board was not a revolution; it was more than that. It was something better. A revolution often reacts and leaves a situation worse than the one which created it. The Relief and Annuity Board is the product of an evolution, a change in the sentiment of the people from the thought of charity to that of justice and gratitude in dealing with the retired minister.

Whatever softens prejudice, stimulates honor, or creates sympathy, will strengthen the cause of justice. These old men in their disabling infirmities have uttered no com-

plaint, but their abject poverty and pitiful helplessness have never ceased to appeal to our honor and gratitude. But things have changed, and we have the inspiring sight of all the churches moving as one body in one direction to right this hoary and deplorable wrong.

It means a guaranty that when the minister is compelled to retire he will have an annuity, or annual income, from some fund for his aid and comfort. I believe that the one great department of Southern Baptist work that has suffered from the lack of purpose, coördination and leadership is the one which relates to the support of the retired minister. Treated thus, where would our missionary enterprises be? If, when we began our foreign mission work we had grappled in a similar way with the question of the proper care of our worn-out preachers and their widows, no man in the Southern Baptist ministry would be in danger today of hearing the snarls of the gaunt wolf of hunger.

GENERAL RELIEF

The work of the Convention Board is organized to give gracious relief to those who, in their service, have come to need. There is no badge of shame in their necessities. It is the badge of the Lord Jesus. For a number of years relief work has been going on in most of the states, but has never met the plain and simple needs of the veterans of the Cross.

To this department of the work, the Relief and Annuity Board has given its first attention. The endeavor has been to bring the states into direct financial relationship to the board, by turning over their work of relief, and permitting the same to be done by the Relief and Annuity Board, giving it, at the same time, a large place in their budget of benevolences. In this department of the work we have met with little but cordiality and enthusiasm. The states have thrown wide open their doors to us.

We never think of this work as charity. It is, in the very highest sense, a debt and should be regarded as an imperative obligation to those who use their strength in the service of the churches. No blessing can be expected on a denomination which allows the veteran soldiers of Christ to go down to their graves dependent on charity, looking to a miserable pittance as though bestowed upon a beggar for the bare substance of life.

The board is now carrying a large number of beneficiaries, some 275 of whom are widows. These beneficiaries all receive fixed stipends, which are sent to them bi-monthly.

We have just begun to touch the fringe of our responsibility. The need among Southern Baptists is very great. We have thousands of pastors in our Southern Baptist ministry. A few of these may command salaries which make them independent of any phase of ministerial relief, but the majority cannot possibly save up a modest competency for the inevitable day of retirement. There are hundreds and hundreds of these men now, whose minds are always troubled, and who know no such thing as freedom from worry and anxiety about the future; old couples drawing near the evening of life with barely enough to provide the commonest necessities of life, and without any of its luxuries.

The General Relief side of our work must ever be its greatest department. In this department we make provision for ministers who, for one reason or another, can never become members of the Annuity Fund; such provision must be large and ample. It is in this department that we deal with widows and the orphan children of deceased ministers. This relief income should, by and by, be made absolute for every minister who has behind him an honorable and faithful life; and just as a veteran soldier takes his pension without anybody putting him through an inquisition as to whether he has a few dollars or a shack somewhere, so should a veteran preacher receive a modest

support, in the form of an income, without humiliating questionnaires. When he has worn himself out in the ministry, he should be entitled to this modest income as a matter of right, and no one should have the right to ask him to disclose how much he might have buried in an old stocking, or what his little investment is somewhere. That day, however, cannot come until we have gathered millions for an endowment fund. For this department of the work we have pledged in the \$75,000,000 campaign \$1,250,000.

THE ANNUITY FUND

This is a fund which embodies a contributory pension idea, and permits the minister, by making regular annual, semi-annual, or quarterly payments, to provide, in part, for his old age and disability. The minimum benefits of this fund, at the start, were \$100 annually. The maximum benefit is \$500 annually, for the rest of his life, for every member who has reached the age of 68 and who has served in the Baptist ministry for thirty years. The minister himself provides for the minimum annuity of \$100, and the denomination makes the provision for the other \$400, making a maximum of \$500.

The fund is now about two years old. The denomination has already provided \$200 of its \$400, so that the fund now stands at \$300, which is 60 per cent of the maximum of \$500, which is to say that if any member of the fund should become totally and permanently disabled he would begin to receive \$300 per annum. As the fund stands today, that would be his minimum annuity. No member of the fund can ever receive less. When a member dies the widow receives three-fifths of his annuity. In the event of her death or remarriage, the annuity will be equally divided among the minor, unmarried children.

The provisions of this fund have been so enlarged that laymen who are giving all of their time to religious work,

as servants of the denomination, are entitled to membership in the fund and to all of its benefits and provisions. The same thing is true as to women missionaries of the Home and Foreign Boards, and of state boards as well, the idea being to make provision for all workers who, for any reason in their old age, might have an equitable claim on the denomination for support. Let it be understood, however, that if anyone, after becoming a member of the Annuity Fund, whether he be preacher or otherwise, should give up his work for the denomination and enter secular fields of labor, his membership would be forfeited. Such members, however, would be entitled to the benefits of the withdrawal provisions of the plan. That makes it fair to both sides.

Let us notice one or two things about this fund, easily overlooked:

First. All premiums cease when a member becomes disabled, or reaches sixty-eight.

Second. If a member becomes disabled or dies before his annuity reaches the maximum, the annuity continues to grow for the benefit of himself, if he should live, though he ceases to pay, or for his widow and orphan children in the event of his death, until it reaches a maximum of \$500 for himself and \$300 for his widow.

Third. Any member may take as many units as he pleases and thus increase his annuity \$100 per year for each unit. One unit would give him an annual income of \$500 on a full paying fund, two units \$600, three units \$700, and so on. There is no limit. Some of the brethren are now carrying five units. For this department of the work we have pledged in the \$75,000,000 campaign \$1,250,000.

Thus today Southern Baptists face the great task of providing for their disabled and aged servants with a harmonious and complete plan. On one side is relief, which is the ambulance at the foot of the hill, which will

continue to provide for those who may have need in the day of their dependency. On the other hand, annuities which will increasingly assist men now young to provide, in part, for their disabilities or old age, thus building a fence around the top of the hill of disability.

THE UNPAID DEBT TO THE MINISTRY

SECRETARY J. T. HENDERSON,

Laymen's Movement, Southern Baptist Convention

IN determining a just compensation for service, at least two considerations are to be taken into account. The first is a question of preparation and skill; the second is a question of value to the community. The man who possesses a high order of genius and has expended much time and money in preparation should become an expert in his line and is entitled to good remuneration. The citizen who makes a large contribution to the public welfare is likewise entitled to liberal compensation. The capable and faithful preacher ranks high in both respects. God has recognized his gifts in extending to him a divine call, and he has spent years of diligent study in preparation that he may become "a workman that needeth not to be ashamed." He is a *skilled* workman; he has specialized and takes the rank of an expert.

In the matter of contribution to the public welfare, he is also the most significant factor in the community; his service touches and stimulates every worthy cause. He proclaims those principles that transform character, that make for the highest welfare here and that guarantee security and happiness hereafter. He deals with permanent values. He is the friend of law and order, of peace and fraternity and of justice tempered with mercy. He is the greatest money maker in the community, not for him-



JOHN THOMPSON HENDERSON

John Thompson Henderson was born at Belltown, Tenn., the son of Benjamin Peck and Margaret Adaline Henderson. He took the A. B. degree from Carson College in 1883; the A. M. degree from the same institution in 1895; and attended Columbia University, 1899-1900. He married Sophronia California Williams of Rural Vale, Tenn., in 1883. He has been professor of mathematics in Carson College, 1883-1893; president Carson-Newman College, 1893-1903; president Virginia Intermont College, Bristol, Va., 1903-1914. He was the president of the Tennessee Baptist Convention, 1891-1902; president Baptist Congress, 1896; vice-president Southern Baptist Convention in 1898 and 1917; president Baptist General Association of Virginia, 1907; and general secretary of the Laymen's Missionary Movement since July 1, 1908. His address is Knoxville, Tenn.

self, but for his neighbors. Should we eliminate the preacher in any community and close the church doors permanently, we would then be able to appraise his value. Property values would decline, business would suffer, immorality would hold sway, and it would become necessary to strengthen the police and enlarge the prison. This skilled servant of society therefore merits a good salary because he is both an expert and a benefactor.

The average salary of the college trained preacher is \$937, while that of the minister who has not had such educational advantages but is "mighty in the Scriptures" and "full of the Holy Ghost" is much less. The latter may lack in the training the schools impart, but often he is marvelously effective in his labors; he "preaches the Gospel with demonstration of the Spirit and with power." From the standpoint of effective service he is worthy of higher hire.

The average income of the industrial worker is about \$1,250. He usually does not possess a high grade of intellect and his work calls for little training. His service, while valuable, is largely muscular and is circumscribed in its influence compared with that of the effective minister of Christ. Justice demands that the trained preacher, who is the greatest benefactor of his race, should receive larger remuneration than the unskilled laborer.

When Jesus said "The laborer is worthy of his hire" he doubtless meant that his compensation should be in keeping with the grade and value of his work. In other words, he is entitled to pay for the service he renders. In case of the effective preacher this would involve more than a mere living. Many churches seem to think they have discharged their full obligation in the matter of pastoral support when they have enabled the minister, with the exercise of rigid economy, to make ends meet. This skilled workman and valuable servant of society should receive such compensation as will enable him to live in comfort

and respectability, and at the same time lay aside something for the day of infirmity. Do not deny the retired preacher the satisfaction and dignified self-respect that will come with the consciousness that all his legitimate wants have been well provided for from the revenues of his own faithful labors. This is the highest form of ministerial relief and will do much to shed a halo of joy over his declining years and to make his last days his best. He is as much entitled to this self-support as the farmer or merchant.

There are some that think it wise to guard the preacher against the mercenary spirit which is so thoroughly out of harmony with his high calling and so hurtful to his religious influence. They claim that he should have no surplus at the end of the year, that the investment of this fund will take time and thought that should be expended on his ministerial duties and tend to commercialize his thinking. The real fact is, they are more influenced by their own spirit of greed than by their desire to protect the pastor. The pity of it all is that they have been so careful to protect him from unholy alliances that they have fallen far short of giving him even a reasonable support. Instead of mixing up with the world to secure a wise investment of his surplus, the preacher has had to engage in business activity to supplement the niggardly salary these professed disciples have paid. In any event the fair-minded Christian must admit that the salaries of capable preachers, as a rule, have been entirely too low.

Such a policy has made it necessary to establish "The Relief and Annuity Board"; this board would seek to make amends in some measure for the dereliction of the past. Deacons should confess and repent of their sins and "bring forth fruits meet for repentance." This new board affords us an opportunity to redeem ourselves.

While the situation is improving and some can lay aside a surplus from their salaries for the period of old age, the

majority of our preachers must face the depressing fact that they cannot provide for the future and must be left to the mercy of friends—not a very comfortable outlook.

This much has been said to emphasize the fact that the fund for ministerial support is not a charity but the payment of a just debt. While the denomination has given these faithful servants of God little opportunity to accumulate any surplus, it now fully recognizes that their services were worth far more than they received; prompted by a sense of justice, the denomination now proposes to “pay up” and thereby provide comfort for these heralds of the cross in the evening of their lives. Every consideration of justice, supplemented by a deep sense of gratitude for their abundant and fruitful labors, challenges us to do the just and generous part by them.

Ample provision for the retired preacher is not only demanded by the claims of justice but is in accord with the wisest business policy. Many strong and self-respecting young men have been deterred from entering the ministry by the prospect of inadequate support during the period of their active service and of utter and embarrassing poverty in old age. We must remove every barrier that deters young men from entering the ministry, and then our prayers for more laborers will have more abundant answer. Again, it must be a constant source of depression to the zealous preacher to face an old age of poverty and dependence; under such conditions he cannot be 100 per cent efficient, even in the days of his health and vigor. We need to cheer his spirits and quicken his energies by making ample provision for his comfort when the shadows begin to lengthen. This we do in payment of a debt of long standing. “Owe no man anything but to love one another.”

A "WAR BONUS" FOR THE VETERAN PREACHER

DR. I. J. VAN NESS,

Corresponding Secretary, Sunday School Board, S. B. C.

AT the time this is written there is before Congress a bill to pay a bonus, proportioned to the length of service, to all enlisted men and officers who served in the great war. At first it seemed as if this proposed a raid on the treasury. It has been explained, however, and with force, that this is not the correct view. The claim of those who are pressing this action upon Congress is that the soldier stepped aside from commercial pursuits during the time when those who remained in their occupations or undertook war work in the industrial establishments made high wages and received financial profit. They are asking to share in this war-time prosperity. Considered from this standpoint, the claim of these soldiers for a bonus is not an unjust one. As veterans, they are the men who made possible the prosperity which came to others. They did not make their sacrifices for their own profit, but they find, and are glad to find, that our nation did prosper because of the unselfish service they rendered. They now ask for what they think is a reasonable share of what they lost.

It seems to me that there is a parallel here in the work of our Board of Relief and Annuities. Would it not be well if instead of the phrase "old preacher," or "worn-out preacher," we might use the term "veteran preacher"? In a growing number of cases it is the true term. In other words, it is not simply their decrepitude, but the service they rendered at small compensation in laying the foundations for our present Baptist prosperity which entitles them to a bonus, just as clearly as the claim of the soldiers is to be justified.

For it is the work of the veteran, or the pioneer, which



I. J. VAN NESS

Dr. I. J. Van Ness was born in East Orange, N. J., July 15, 1860. He is the son of Austin and Caroline R. (Jacobus) Van Ness. He graduated from the Southern Baptist Theological Seminary in 1890. Mercer University of Georgia conferred the degree of D. D. upon him in 1897. He was ordained to the ministry in 1890. He married Miss Frances V. Tabb, of Louisville, in 1891.

Doctor Van Ness has held many important denominational positions. From 1890 to 1896 he was a pastor in Nashville, Tenn. From 1896 to 1900 he was editor of the *Christian Index*, Atlanta, Ga. He was editorial secretary of the Sunday School Board from 1900 to 1917, and since then has been its corresponding secretary and treasurer.

He was president of the Sunday School Editors' Association of the United States and Canada, 1906-7; chairman of editorial section, 1912-14; president of the Sunday School Council of Evangelical Denominations, 1916-17; and has been member of the International Sunday School Lesson Committee since 1915 and of the World's Sunday School Executive Committee since 1916.

Doctor Van Ness is the author of the following books: "Training in Church Membership" and "Training in the Baptist Spirit."

lays the foundation for better days. I can call to mind as I write and see the faces of hundreds of Baptist preachers in the various states whose names are familiar to the churches because fifteen or twenty years ago, or even a decade ago, they served faithfully and well. Many of the churches to which they ministered have since prospered greatly, and all because back yonder they did the pioneer work. The denomination also has prospered because of the work these men did. Some of them served many churches, putting these churches upon a firm basis, and so have left the influence of their work in a broad denominational way.

Because of the sacrificial labors of such men in a day when our denomination was finding itself, we have been enabled to do the greater things of the last few months, and will do the still greater things of the next few years. Other men labored and we have entered upon their labors. The question, therefore, for us is, Have not these veteran preachers a right to share in the prosperity of our present days? It is not charity but a right. They compose the "Southern Baptist Legion," unorganized but not unrecognized, who saved the cause for us and made our prosperity possible.

The organization of the Board of Relief and Annuities through its annuity feature makes it possible for the younger minister of today to provide for his own future in coöperation with the denomination. The veteran preacher of the days just passing was not given this opportunity. The relief side of the work of the board should, therefore, be understood from its standpoint of a pension or bonus due for the labors by which the rest of us coming along after them have prospered. It is relief in a sense; relief from anxiety and care, but is the relief of justice and right.

When Southern Baptists organized the Relief and Annuity Board they took up a long neglected task. We will all wonder that we neglected it so long. It seems likely that the next few years will see this work upon a firm and

lasting foundation. Then every veteran will be justly rewarded, as a matter of right.

THE HERO FUND

"SOME day a millionaire may establish a 'hero fund' for country ministers who spend their lives in the service of the community, not only ministering weekly to their congregations, but marrying the young people, visiting the sick, burying the dead and responding to every call. Not the least part of their heroism consists in their willingness to serve for the pitiful salaries paid in some small towns, salaries smaller than the wages of a carpenter or a blacksmith and less than a day laborer gets in cities."—*Youth's Companion*.

"Youth's fire had faded from his face,
And Time had wrinkles sent him;
The crown of age, the hoary head.
The other world has lent him.
His step is slow, his eye is dim;
There is no hero fund for him.

"When first he heard the trumpet call
To preach the glad evangel,
His heart, responsive, said, 'I will,'
As might a strong archangel.
He preached that mighty word with vim—
But there's no hero fund for him.

"By day and night, through flood and fire,
O'er dying sinners yearning;
He pulled the sinking from the tide,
The brands from out the burning;
Desire is dying now, and dim
The hope of hero fund for him.

"The meanness of the narrow souls,
Who starved him in the service,
Is fearful now—when health is gone—
That wealth might make him nervous.
The claimant's dole is spare and slim,
There is no hero fund for him.

"But oh, the chariots of God
Are ready to move straightway
To bear the conquering hero home
Whene'er he sights the gateway!
'Tis sunset o'er the world's red rim,
The hero fund is full for him."

—C. H. McREA.

THE VETERAN PREACHER'S CLAIM ON THE DENOMINATION

DR. WILLIAM LUNSFORD

WHEN the day's work of a minister is over he should not suffer want for the necessities of life. If prematurely called home, his widow and children should not be cast out on the charity of the denomination which he so unselfishly served. All past measures for the relief of the veteran pastor were commonly regarded and spoken of as a charity. This may have been due to the fact that the relief provided was on so meager a scale. So far, there has never been any kind of a relief program, except for the aged minister. That day is over. The young and middle-aged are included in the new program of Southern Baptists. The provisions of the Relief and Annuity Board will soon cease to be thought of as a charity. Its gifts will be regarded as a moral obligation on the part of the churches to lay up deferred wages for the men who, by their ordination vows, closed the avenues by which men ordinarily achieve a competency.

The new Relief and Annuity Board of the Convention plans to make large and ample provision for its worn-out ministers. This provision is to pastors, field editors, and educational workers of the denomination, missionaries of the Foreign and Home Board.

This movement to provide for pastors and workers was inaugurated that they might be relieved of undue apprehension with regard to the future. There is no endowment so helpful to the ministry as that of a healthy optimism, no misfortune is so to be dreaded as that of dependence.

The work of the new board is organized to give gracious relief to those who in their service have come to need. There is no badge of shame in their necessities. It is the badge of the Lord Jesus. For a number of years general relief work of an inadequate character has been going on in most of the states, but has never met the plain and simple wants of the veterans of the Cross. To this department of the work, the new board has given its first attention. Our endeavor is to bring the states into direct financial relationship to the board and permit the same to be done by our board, giving us at the same time a large place in their budget of benevolence.

The Atlanta convention authorized the new board to make an appeal for \$5,000,000 to Southern Baptists to be equally divided between the two departments of our work—that of general relief, which is to have our first attention, and that of annuities.

We are in the 75 Million Campaign for one-half of this sum. As the money comes in it is to be divided between the two departments of our work.

I

GENERAL RELIEF

In undertaking this large task for our preachers, we never think of what we propose to do for them as charity.

It is in the very highest sense a debt and should be regarded as an imperative obligation to those who use their strength in the service of the churches. No blessing can be expected on a church that allows the veteran soldier of Christ to go down to his grave a dependent on charity, looking to a miserable pittance as bestowed upon a beggar, for the bare substance of life.

There are at least one thousand ministers in our fellowship today who are almost in dire want. Through illness or misfortune they have been incapacitated and are not able to provide for the necessities of life. Many of these ministers have died, having been unable to make any adequate provision for the care of their family. Many of the cases are most pitiful.

The Baptists of the South must make provision for all their ministers when retired by disability or old age. Now for the first time they have a harmonious and complete plan for so doing, not as a matter of charity, but as a matter of supreme obligation.

While at present we are only able to dole out a pittance to our beneficiaries, and then only to those who are in actual need, it is our hope and aim, by and by, to bring our work of relief to the point where we shall be enabled to make an allowance to every worthy minister who comes to old age and retirement without means of support, even though he may have a little saved up. By adding something to that little we can make his last days not luxurious, but at least free from worry and killing care. If there is a man in the world who deserves a peaceful old age, it is the minister of the Gospel who has been faithful to his Maker.

Our immediate aim is to raise the beneficiaries of our board to \$200 per year as soon as possible. We shall then create another goal and begin to work toward that. To do this is one of the most sacred obligations resting upon the Southern Baptists. Why should it not be so regarded?

When we consider the preparation demanded, not every

one can enter the pastorate at twenty-five years of age. Very many go beyond.

By that time men of the secular world have had from five to ten years in their chosen line of work.

It is not only true, that his active career begins later, but it also closes earlier. When a minister's hair begins to turn gray he is at once suspected of doing the almost unpardonable thing of growing old, though his physical forces may not have abated in the least, and mental faculties are as alert as ever, and his spiritual insight deeper than ever before.

The average minister is not serving for money. The ministry as a class are the freest men in the world from corruption and inordinate ambition. His heart is not set on money. A distinguished minister was called to an important church with a great increase in salary. A friend in discussing the possibility of his acceptance said: "Money is something he cares but little about. For years he has flatly refused to accept the salary allowed him by his church. He has sent back his check for a part of the total amount each year, keeping only enough to live on. Time and time again he has refused offers from other churches far in excess of what he was receiving." Such a tribute is better worth having than a kingdom's crown.

I am optimistic enough with regard to the purity of ministerial motives to believe that this tribute might be truthfully given to many men.

In spite of the prevalent worldliness, and the worship of the dollar, we do not believe that many ministers have become devotees of the same. Never before were so large sums given to plant the Kingdom of Heaven in the kingdoms of this world, and no class of men are giving so largely of their earnings to this end, as the ministry.

Acquisition of property on his part is almost regarded with jealousy. Doors to personal property may open to him, but in most instances he dare not enter them. He

must give himself wholly to his work, spend and be spent in it. He must not dabble in business or speculate.

His position with regard to the ministry is not far from being the right one. Certainly he is in danger when his private means begin to accumulate, lest he be tempted to give up his work.

By his very calling he has limitations put upon his life that do not obtain as to other people. He must be on his guard always. Nothing in the way of worldliness must detract from his influence as a preacher. For these and other reasons the churches must provide for the inevitable day of his retirement.

II

THE ANNUITY FUND

This is a fund which embodies a contributory pension idea, and which permits ministers, by making regular annual, semi-annual or quarterly payments to provide, in part, for their own day and disability. The minimum benefits of this fund are \$100 annually. The maximum benefits of this fund are \$500 a year for the rest of life, for every man who has reached the age of sixty-eight and who has served in the Baptist ministry for thirty years.

For the minister who has become disabled, at any time after becoming a member of the fund, the plan provides a disability annuity benefit. His minimum annuity is \$100; he can never receive less. He will also receive such additional annuity as the denominational side of the fund will allow. The maximum benefit is the same as the old age annuity—\$500 per year.

The Annuity Plan is not an experiment. It is substantially identical with those which are being operated by other denominations with great success.

The advantages of the plan are obvious. The ministers do their part, and this in itself constitutes a strong appeal

to the churches to do their part. The relation is strictly contractual. The denomination agrees to do a certain thing upon condition that the minister does certain other things. No humiliating questions need be asked. Need has nothing to do with it. The minister purchases insurance at eighty per cent discount. It is the denomination helping the men take care of their earnings. The minister goes in on a coöperative basis. The denomination assumes the responsibility of what he puts in, and graciously adds it four to one.

III

WHAT ABOUT THE PRESENT?

In thinking of the last days of the minister one should not forget the now. How is it possible for our brethren to get on with their present salaries? To continue such an unhappy situation is to greatly increase the problems of our board. The minister is the poorest paid public servant in the world. The dollar has lost 60 per cent of its purchasing power, but the average pastor is compelled to exist on the salary he drew five years ago. The situation has become serious everywhere. The minister is facing conditions which he had no hand in creating, and which he cannot himself cure, and that have almost become impossible to bear. What are the results? Some are plunging into hopeless debt, while others are quitting their work. Viewed from any and every standpoint, the salaries of our pastors should be increased to a point commensurate with living conditions. He can then make some provision for his own day of need. This is true whether viewed from the standpoint of general relief or of his ability to become a member of the coöperative plan of the Convention Board in making ready for advancing years and disabling infirmities.

III

OBJECT OF THE MOVEMENT

THE FORGOTTEN MAN.

Dr. H. A. Porter.

THE PREACHER AND HIS EARTHLY OUTLOOK.

Dr. C. C. Brown.

OUR BAPTIST VETERANS OF THE CROSS.

Dr. J. B. Cranfill.

SHALL THE OLD MINISTER BE SHOT?

Dr. Ryland Knight.

AN OLD PREACHER'S SOLILOQUY.

Dr. C. C. Brown.

"Here are the struggles and striving,
Here are the cares and the fears:
Now is the time to be smoothing
The frowns and the furrows and tears.
What to closed ears are kind sayings?
What to hushed heart is deep vow?
Naught can avail after parting,
So give them the flowers right NOW.

"Just a kind word or a greeting;
Just a warm grasp or a smile—
These are the flowers that lighten
The burdens of many a mile.
After the journey is over,—
After faint hands drop the plow,
What is the use of them, tell me?
So give them the flowers right NOW.

"Blooms from the happy heart's garden,
Plucked in the spirit of love;
Blooms that are earthly reflection
Of flowers that blossom above—
Words cannot tell what a measure
Of blessing such gifts will allow
To dwell in the lives of the preachers,
So give them the flowers right NOW."



HENRY ALFORD PORTER

Henry Alford Porter, born in Fredericton, New Brunswick, November 15, 1871; son of Rev. Theodore Hardin and Elizabeth Porter.

He was educated in following institutions: Fredericton High School, University of New Brunswick, as possessor of the Wilmot Scholarship; McMaster University, Toronto, Canada, and Rochester Theological Seminary.

He married Miss Elizabeth Brethour, of Tilsonburg, Ontario, May 16, 1899.

Doctor Porter has been pastor of the following churches: Bridgewater, Nova Scotia; First Church, Cedar Rapids, Iowa, 1899-1904; First Church, Oklahoma City, 1904-7; Walnut Street, Louisville, Kentucky, 1907-13; Gaston Avenue, Dallas, Texas, 1913-16; Second Church, Atlanta, Georgia, 1916 to the present time.

He holds the following degrees: B. A., from McMaster, 1894; B.Th., Rochester, 1899; D. D., from Central College of Iowa in 1905 and from McMaster in 1915.

III

THE FORGOTTEN MAN

DR. HENRY ALFORD PORTER,
Pastor Second Baptist Church, Atlanta, Ga.

I SAW him a while ago. His beard was long and white, his steps short and tottering, his hands weak and wavering. His eyes were rather vacant and lacked luster, but they brightened when I stopped to speak to him. He began to talk in a high key and quavering voice of the good times of the past, the exploits of youthful years. It was pathetic to hear him. He lived in the days that were dead and gone. A generation had passed him by. He was a friendless and forgotten man. He was a worn-out preacher. There are not a few such of God's veteran servants,

Rich in experience that angels might covet,
Rich in the faith that grows with the years,

but poor in purse and in the memory of those whom they have served.

Old Andrew Fuller spoke truly when he said of the minister, "He commonly lives in too bare a pasture to die fat." And when he dies lean, the lot of the widow who shared all her husband's toils and sacrifices is often a sad and perplexing one.

There is a name that was familiar in an eastern state—Bartholomew T. Welch. After nearly fifty years in the Baptist ministry he came to die. It is related of him that at times in a half-playful, half-rapturous manner he would hold up his thin and trembling hand before his eyes and say to it: "Well, old hand, what ails you? You cannot be still for a moment. Seventy and six years have left their

marks on you. But bless the King in Zion this day for all the service you have been able to render Him. How often you have handled the sacred pages of His word. What use you have been to me in preaching His gospel. How often you have buried His loving disciples in baptism with their Lord. How many you have received into fellowship in His church. For how many you have broken the emblem of His broken body. Poor old hand! I remember when you were fair and young and strong. Well, never mind the past. Thank my loving Lord, it will not be long before you put your fingers into the print of the nails in His hand; Not long before you will lay a crown at His feet; not long before He will stretch out His own hand, mighty to save, and grasp you and greet you, and His touch will heal your palsy and send immortality thrilling through your every vein and fiber. Be of good cheer, old hand! You soon shall touch more than the hem of His robe, and be healed forever."

Who will say that the old preacher's hand was not worthy of the eulogy pronounced upon it? Who will say that there are not among us many who might truly express themselves even so? Shall we forget them and their service to the cause of our Christ?

Old age is to many a haunting specter. It has terrorized men more than even the fear of death. The most hated and feared of all the Grecian philosophers was he who used to stand upon the street corner of Athens and cry to each one who passed: "You will be an old man," or "You will be an old woman."

Many are afraid of the time when their earning capacity shall cease, afraid of the time when they will be jostled and left behind by the speed and strength of the younger generation, afraid of the time when they will have to walk with a cane or sit in an invalid chair, afraid of becoming a burden to their children or their friends, afraid of being forgotten.

There is, perhaps, among the myths no sadder picture than that of the death of Ægeus, caused by the neglect of his son Theseus. The young man had determined to deliver the kingdom of his father from the tribute of seven youths and seven maidens to be paid every year to King Minos, and to be devoured by the Minotaur in the labyrinth. So he volunteered, in spite of the entreaties of his father, to become one of the youths, hoping for an opportunity of slaying the monster. The arrangement was made, however, with the father, that if he should be successful and should return with his life, the black sails which the ship carried should be exchanged for white ones. Theseus slew the Minotaur, and Ariadne, the daughter of Minos, became his wife and fled with him. But they were so selfishly intent upon their own happiness that they forgot the old man who every day sat on the cliffs above Athens, hoping to see the white ship in the offing, and they neglected to change the black sails for the white. And so, when he saw the black sails he fell over the cliff into the sea.

It was Victor Hugo who said in *Les Misérables*, "The wretchedness of a child interests a mother, the wretchedness of a youth interests an old man, but the wretchedness of an old man interests nobody."

Youth is too often careless of age, and forgets and neglects those who sometimes are constrained to cry out with Hood:

"When he is forsaken,
Withered and shaken,
What can an old man do but die?"

Ian Maclaren once wrote an article on the theme, "Should the Old Minister Be Shot?" It would be nearly as well to put him out of the way as to put him out of our hearts and thoughts.

Strange to say, until quite recently, our churches have been little interested in the old minister. Baptist ministers

do not with pomp and ceremony take the "oath of poverty," but their ordination is almost equivalent to such an oath, and nearly every young man who enters the Baptist ministry may be morally certain that whatever his business ability he will be a poor man to the end of his days. Indeed it has been regarded as almost a disgrace for him to be otherwise than poor.

If, then, the churches have practically sentenced the minister to perpetual poverty, what shall they do with him in old age? We know what they have done. They have doled out to him a miserable pittance, and have occasionally, I fear, wounded his self-respect by making him feel that it was considered an act of charity. This treatment of the old minister has been styled by Mr. Joseph H. Odell, in an article in *The Atlantic Monthly*, "The Economic Crime of the Protestant Church."

At length our churches are awakening to the injustice to which they have subjected the battle-scarred veterans of the cross of Christ who are

Only waiting till the shadows
Are a little longer grown.

It is a matter for profound rejoicing that the question of provision for "the forgotten man" and his family has come to have such a prominent place in the minds of our Southern Baptist people and in the plans of our Convention. But if the unwritten history of retired pastors and their families could be made manifest, it would present such a record of penury, anxiety, self-denial and suffering as would bring the cause of the Relief and Annuity Board into the front rank among all the beneficences of the denomination.

Whoever forgets the veteran minister or his widow, the younger preachers themselves must not. By the Annuity plan it is now possible for practically every minister in our Convention to help secure for himself provision for dis-

ability or old age and care for his family when his days of toil are done. Undoubtedly these annual payments will in time be so supplemented by the denomination as to make a comfortable allowance, paid not as charity but as a well-earned right, as "deferred wages" for inestimable values produced.

Mindful of the time when we too shall be old or overtaken by calamity and shall not wish to become a charge upon relatives, shall not we younger preachers to the last possible man be enlisted in the Annuity plan? And even if we anticipate no need on our own account, shall we not for the sake of those who are bound with us in the sacred bonds of the ministry, press the cause of the Relief and Annuity Board and uphold the hands of its noble Corresponding Secretary by membership in the Annuity Fund?

It is occasion for mutual congratulation that the whole denomination is being deeply impressed with the fact that it is a matter of chivalry and honor and denominational self-respect to care for those who have spent and been spent in the Master's service; that it is a debt, a moral obligation. We will address ourselves to this golden task in the name and the spirit of Him who prematurely wore out his life in the gospel service.

I came upon these stray verses. I do not know who the author is. But they so fitly describe many of the veteran heroes of the cross and so depict the unshadowed light that we would have play about them at eventide, that I leave them with you:

"His form is tottering and bowed,
His aged hands have lost their skill;
But like the moon within a cloud
A hidden light his soul doth fill.

"It shineth through his careworn face,
And o'er his sordid garb it flings
The viewless mantle of a grace
Not found in palaces of kings.

"On journeys high his spirit fares,
In realms of sunless light is free;
The triumph of the saints he shares,
He stands beside the crystal sea.

"He hears the mystic anthem tone;
He mingles with the tearless throng
Who meet before the great white throne;
His voice uplifts the wedding song."

THE PREACHER AND HIS EARTHLY OUTLOOK

DR. C. C. BROWN,

Treasurer of South Carolina Old Preacher's Fund, Sumter, S. C.

"Thou shalt not muzzle the ox that treadeth out the grain."—Moses.

"They that preach the gospel shall live of the gospel."—Paul.

"The laborer is worthy of his hire."—Jesus.

THE preacher's high function is to remind men of their immortality. A man's appetite will jog his memory constantly concerning the needs of his body; but he is in danger of forgetting his immortality, unless constantly prodded and admonished. Hence, if preachers are evils at all, they are necessary evils.

If every living preacher should die tonight, the better class among our fellows would be up at sunrise tomorrow, arranging to make other preachers to fill the places of the dead. And, don't forget it, they'd choose this new supply from among their own number. It is clear, therefore, that to get a better order of clergymen, we must have a better order of laymen. The complaining layman should keep this in mind.

The demands upon, and the qualifications of, the preacher are quite peculiar. He must be pious above the average man, and yet he should not be painfully pious, as



C. C. BROWN

C. C. Brown, the son of Col. B. H. and Mrs. C. H. Brown, was born February 2, 1852, at Barnwell, South Carolina.

Educated at Washington and Lee University, at Furman University and at the Southern Baptist Theological Seminary. Received D. D. from Furman University.

Has held a place on many boards of the State Convention, but his efforts for twenty-five years or more have been directed to raising a fund for the support of aged and worn-out preachers in South Carolina. Over two hundred have been helped, and more than two hundred thousand dollars expended in the work.

Has been thrice married, and has one living child and one grandchild.

Has published two books—"Uncle Dan'l and His Friends" and "Thoughts Towards Sunset."

Became pastor at Sumter, South Carolina, January 1, 1875, and there remained for forty years, his one and only pastorate.

His home is at Sumter, South Carolina, and his last effort has been devoted to work up an insurance scheme whereby three hundred pastors in the state have received each a life insurance policy for fifteen hundred dollars.

some few are. He cannot swindle in a trade, as some laymen are said to do. He cannot tell even a business lie. If a clergyman should swindle someone out of fifty cents in a chicken trade, it would disqualify him for life as a pulpit man. The feathers of that chicken would forever hang in his hair. A layman—well, folks would smile, and he would chuckle inwardly, and open up for business the next day without the smell of fire or the sign of feathers upon him.

The preacher must be neat in his dress. I knew a man who lost his pulpit because of soiled collars and cuffs. He must be a man of books and of wide reading, and should be familiar with a large part of the best literature of the world. Books are the clergyman's tools. A hammer and saw—the same hammer and saw—will last a carpenter for years, but a preacher must have new tools constantly and repeatedly. The book that will last a preacher a lifetime is a book that very few preachers ought to have. The preacher's tools are much more costly than the carpenter's.

The preacher must neither whine nor complain. He knew what his job was when he entered upon it, and all complaining is out of place. This means that he must be a man of stout and sturdy spirit, far above the common run of men. Presbyteries examining applicants for the ministry should keep this in mind.

The preacher must not secularize himself. He must do just one thing—be a preacher. "Give thyself wholly to it," is what Paul said to young Timothy. The experience of multitudes of clergymen has shown the wisdom of Paul's advice. The time a preacher gives to farming, teaching school, or to any secular labor, is not so much work added to his life, but rather so much time and energy taken away from the one thing he ought to do—be a preacher. He must not win the reputation of being a shrewd trader. He must not have the ambition to sit at the tables of the money-changers. His money will come to him already changed into dimes, nickels and pennies. He must be cheerful—

have a merry laughter, with a jolly tinkle of a silver bell—be high spirited—walk the world like a prince, while yet conscious that he is only a pauper—that he has nothing and can have nothing—no permanent home, no bonds and stocks, and be aware all the time that almost any two men in his church can drive him out, justly or unjustly, if they see fit to do so. He must not worry about the future—must keep open house to all—never set a price upon his labors, but stand meekly by while others agree upon what they are willing to give him. Sometimes they give according to their means, sometimes according to their meanness.

That the churches should support the preachers is an emphasized New Testament doctrine. "The laborer is worthy of his hire," Jesus said. "They that preach the gospel shall live of the gospel," Paul said; and the Old Testament taught, "Thou shalt not muzzle the ox that treadeth out the grain."

So, with these things in his mind, away he goes to his work, the choicest work in all the world. There is nothing like preaching the gospel, nothing to be compared with it. The machinist is to see what he can make out of a piece of iron or steel, the wheelwright what he can make out of a piece of wood, while the preacher is called upon to do his best to make something out of men and women. Away he goes to his job. It all seems easy enough to the beginner, and the world lies at his feet. He is idolized at thirty, canonized at forty, and Oslerized or otherwise disposed of at sixty. This last act in the play he had not counted in; in fact, he had not so much as thought about it. Well, you know, he could not think about everything, nor think so far ahead.

But away he goes. Listen attentively, and you can hear the ring of his ax in the forest of men. He may have narrow things at home, but no one can detect this fact in his features nor in the cheerful tone of his tongue. We ought to be proud of the splendid heroism of our brethren

in the ministry, who, if they suffer, do so in silence. The annual struggle to make buckle and tongue meet is the preacher's private job, and not often is anyone taken into his confidence. To suffer in silence is better than to be ridiculed in public, and preachers, as a rule, have found this out.

In prosecuting his work, the preacher wins a good place among men, and well he may. The best friend you ever had was the man who so preached Jesus to you as to induce you to fall in love with his Lord. Others may have filled your purse with gold, but this man has crowned you with an unfading garland of life, the one thing you will need when all other things have perished and passed away.

But each day tells on the preacher—the church troubles tell on him—wrinkles creep across his face, about his eyes and lips. He grows old—preaches old sermons too often—preaches too long—mistakes age for wisdom—becomes cynical, a critic of his day—is not quick to take up new plans—smiles and says, “That won’t work; I tried it thirty-five years ago”—loves to tell how it used to be—his clothing fails to fit him, and touches him only in the high places—he becomes a little careless—and is a child again. The people—the younger people especially—begin to criticize him, and whisper into the ears of the deacons what Gum Branch Church would do if there were a younger man in the pulpit.

All this has come about in a day, or even in a night. The old man must go. Argument on his part would be out of place and unavailing. Never until now has he been disturbed as to whither he should go. He had an idea that his job was for life. He has never worked for money. If he had, that fact would have disqualified him for preaching. He has no home, nothing laid up, no bonds, no stocks—nothing but a trembling frame and weakened eyes and a mind not now at its best.

What shall this old man do? He has been all his life

trying to learn to preach. It is too late now for him to take up another calling. But the decree goes forth—he must leave his pulpit. That was always his throne—the one place in the world where he imagined he wore the royal vestment of a king. The day he turns from it, and looks back upon it, must be the saddest day of his life.

Oh, the deep, unutterable pathos of the thing!

The steel and iron companies, the railroads, the great Government itself—all have pensions for their old and laid-aside servants, while the church, the church which says its duty is to promulgate the doctrines of Jesus, has been turning out these old and worn-out workers to win a fortuitous living from the uncertain charities of an unthinking and unfeeling world. The young man who enters the ministry has an idea that he goes in for life, but finds out that it is only during efficiency. The man who imagined he was a partner wakes up one morning, toward the end of life, to discover that he is only a pauper. I saw a man stand before a Baptist association, holding in his trembling hand a paper from which he read his resignation as colporter and missionary. He told us how he had entered upon this work twenty-seven years ago. He had preached many times in each church, had visited several times every Baptist home in the association—had carried books and papers with him, and prayed wherever he went. Tears fell down upon his cheeks as he told how age and disease had overcome him, and he was compelled to give up his task. “I had a horse and buggy when I entered upon the work; I have a horse and buggy now, and nothing else.” Someone held his hand, and helped him down from the platform, while his old body shook and trembled, and sobs proclaimed his sorrow. I looked wonderingly into this man’s face. Had he told the truth? Could a man work honestly for twenty-seven years—stay on his job like a true and faithful man—and then have at the end of the years just what he had at the beginning? If any layman in the building had

made such a statement, I would have held his word in doubt. But when this missionary said it, I knew he had told the truth, and I also knew how such a thing was possible for a man who had worked all his life outside the realm of finance, and had never received more than the barest competency. However, God was good to him. He tarried just a little while, and then died of acute Bright's disease, and so his problem found its solution.

Only of late have the churches so much as thought about the old preacher and his needs. Twenty-five years ago, there was not a state in the Southern Convention in which anything was being done for these old men, and even now there is abundant opportunity for good service in this line of work, upon which we have barely entered.

About half the beneficiaries of our Aged Ministers' Boards are women, widows of men who once preached the gospel. This being true, I have often wondered why the Woman's Missionary Union did not furnish a large part of the money necessary to take care of their bereft sisters.

The woman who marries a preacher has a stout heart and a strong trust. She gets a husband, and that's all. It is generally true that she gets a faithful and honest man. She does not have to hunt him at night with a policeman, nor train a poodle to follow his circuitous trail. She goes up with him in the esteem of the people, and for her husband's sake is a little more highly thought of than other women. She cuts cloth and measures food to suit the husband's purse, and walks happily with him through blessed years of love and labor. His death seems to be far away, and when it comes, is all unlooked for, and startles her. She is in a strange and new world in a day. She has to move out from the parsonage, and enter the ranks of the gleaners of the world, with a broken heart and a crushed spirit. Then she comes to know the meaning of those awful words, "Sorrow's crown of sorrow is remembering happier things."

I went into a home once—a home of two rooms—where lived an old woman and her daughter. The old woman was the widow of a preacher and the mother of a missionary who had gone far hence to a foreign field to tell the story of Jesus. Not a word of complaint came from her lips. The daughter taught school, and out of her small income gave her bed-ridden mother food and shelter. All the morning, the old woman lay in her bed alone, too weak most of the time to sit in her chair. The world had forgotten her, the forty years' work of her husband was being despised, and no one seemed conscious of the fact that she was the queenly soul who had given her Benjamin as an offering to the Foreign Mission idea.

Nothing stands in the way of the great work of aiding these dear souls who are laid aside, except the sad and solemn truth that it is difficult to get the pastors to plead their cause from the pulpit. When I called a pastor to account for never having told the old preacher's story to his people, he replied, "To be honest, Brown, no man likes to display his own poverty and low estate before the people, and when I think of presenting this cause, I am held in check by the fact that I am saying about another what all too soon may be true about myself."

Helping the old preachers is the purest and most absolute charity in the world. We give money to clothe and feed orphans because of the hope we have of developing them into educated men and women. But we must give money to worn-out preachers without looking for any sort of return—give it not because of what they may do, but because of what they have done; for the old preacher's future, as far as this world is concerned, lies behind him.

While all this is true, and the outlook for a preacher's life is not so full of brilliant prospects, I can say to the young men who are looking in the direction of the pulpit to find a place of labor, that I have never heard an old man express a word of regret at having thus spent his life;

but rather they all declare that if they could begin life again, they would labor in the same field and come again to the same poverty. It must be true, then, that they have bread to eat that others know not of, and that the labor is its own reward.

OUR BAPTIST VETERANS OF THE CROSS

DR. J. B. CRANFILL,

Editor, Author, Teacher, Friend of Every Good Cause

WHEN I was born many of the veterans of the War of 1812 were still with us, and were being kindly and tenderly cared for by our Federal Government. Of course, all of the Revolutionary sires—the men who lingered with Washington and fared forth to the bravest and noblest quest the world up to that time had ever known—had fallen asleep, but these 1812 veterans were still living, and I recall some of them who, with bent forms and noble faces, were still on the time-side of eternity. Contemporary with them were the veterans of the Mexican war of 1845. These were comparatively young men when I was a little boy, and not until recent years did the last one of them cross to the eternal land. And what shall I say of the veterans of '61 to '65—those wonderful heroes who wore the gray, and their brothers on the other side of the Mason and Dixon line who wore the blue—for they were brothers, however much they struggled in those fateful days of civil strife! Then later were the veterans of the war of 1898, and these are young men still, but the Government is caring for all the wounded of that historic war. Now there have come back from France and Flanders our brave heroes of the Great War, many of them bearing wounds and scars that they will carry to their dying day; and our Government, as is its wont, is caring for them as tenderly as if they were

members of our great Federal family, deserving of the best that our noble President and the authorities at Washington can give.

All along through these eventful years I have been accompanying with other veterans—veterans brave and true of a higher and holier cause than even that for which Washington and his compatriots fought, or for which Jackson struggled at the Battle of New Orleans, or for which Zachary Taylor, Jefferson Davis and R. E. Lee contended at Buena Vista and Palo Alto. Aye, more, notwithstanding the oppressions of Cuba and our struggle with the tyrannies of Spain, the cause for which these other veterans fought, and for which they bear their scars and decorations; notwithstanding the issues of the Civil War, and, more than all, the achievements we sought and won in the war with Germany, I say these veterans of whom I now speak are so brave, so noble, so consecrated, so Christ-like, so gentle hearted, so unselfish, so self-sacrificing, that they stand in a class apart from all the heroes of all the wars that ever were fought by the sons of men.

I am speaking of the veterans of the Cross—those conquerors of the wilderness, those true soldiers brave who, leaving all of the enticements and beguilements of life and time behind, have turned their faces to the purpling dawn and have gone out among the sons of men, not to win mere human victories or carry any nation's flag, but to carry the stainless, snow-white banner of the Cross of Christ; and have fought so truly, so earnestly and so potentially that they have only souls for their hire, and as the evening shades of life come on, they find themselves, many of them, as was the dear Master whom they served, without a place to lay their heroic heads.

The most pathetic picture this writer has ever seen is that of a faithful minister of Christ who, bowed with age and infirmities, and no longer physically able to preach Christ's Word, is waiting for his summons to come and is



JAMES BRITTON CRANFILL

James Britton Cranfill was born in Parker County, Texas, on September 12, 1858. His father was Eaton Cranfill and his mother Martha Jane Galloway Cranfill. He was educated in the Texas common schools of Gonzales County. He is an M. D. of the Texas Medical Examining Board, and a LL.D. of Simmons College in 1900, and of Baylor University in 1920. He was married on September 1, 1878, to Miss Ollie Allen of Crawford. Practiced medicine 1879-82; editor of the Turnersville Effort, 1881-2; founder and editor of Gatesville Advance, 1882-6; founder and editor of Waco Advance, 1886-8; financial secretary, Baylor University, 1888-9; superintendent, Texas Baptist Mission work, 1889-92; founder and editor of Baptist Standard, 1892-04; editor, Baptist Tribune, 1905-7; joint editor, Associated Prohibition Press, Chicago, 1907. Ordained Baptist ministry, 1890; vice-president, Baptist Young People's Union of America, 1891-3. Prohibition candidate for Vice-President of the United States, 1892; trustee, Southwestern Baptist Theological Seminary; member executive board, Baptist General Convention of Texas; member board of Southern Baptist Convention for Ministerial Relief; honorary member, Philomathesian Society of Baylor University, Dallas Art Association; member Dallas Chamber of Commerce, Dallas Automobile Club, Lions Club, and American Sociological Association.

Author: "Courage and Comfort" (1899); "Cranfill's Heart Talks" (1906); joint author, R. C. Buckner's "Life of Faith and Works" (1914); author, "Dr. J. B. Cranfill's Chronicle" (1916); "Dr. J. B. Cranfill's Joke Book" (1917). Published "Riley's History of Texas Baptists" (1907). Editor and compiler, "Carroll's Sermons" (1895); "Baptists and Their Doctrines" and "Evangelistic Sermons" by B. H. Carroll (2 Vol.); Carroll's "Interpretation of the English Bible" (13 Vol.); "We Would See Jesus" and "A Quest for Souls" (2 Vol.), by George W. Truett (1915). Teacher, Baraca class, First Baptist Church, Dallas, 1912-21.

wholly dependent upon the chance gifts and charities of those benevolently inclined.

This is why the movement for ministerial aid, so bravely and courageously led by our beloved Rev. Wm. Lunsford of Dallas, Texas, is so important a work as it is. He, as executive secretary of this new Southern Baptist Convention Board, is charged with a dignity and a responsibility and a task such as thus far has never been committed to the hands of any living man. Every day some great old preacher of Christ's Word lays down the task to which God called him in his happy and trustful youthful years and finds himself unable longer to prosecute this wonderfully engaging and Heaven-appointed work. While our Baptist people have been growing rich and yet richer still, and while their achievements have not only been the sensation of ecclesiastical activities of the Western world, and have even been more surprising to themselves, they have thus far left this great work of caring for their own old ministers absolutely alone. Here and there have been spasmodic efforts, as in Texas and some other states, to care for our invalided and infirm preachers, but never until now has there been a widespread, systematic forward move in this transcendent interest.

I am hoping that our Baptist people will be as thoughtful as is our Federal government in the care of our own heroes. It is not much that we can do for them, no matter how well we care for them, as they face the westering sun. We cannot measure our gifts to them by the deeds they have done for us and ours. Well do I remember the only time I ever saw J. W. D. Creath, one of the immortal early missionaries of the old Baptist State Convention. He came to my father's house when I was ten years old, quite sick and feeble from his long, laborious ride. At that time the missionaries went on horseback through the country. There were no roads, no teams, no carriages and no automobiles. We made him the best bed we had, and I, a little boy,

helped him toast his feet at the fire, and next morning when he went his way my father gave him a contribution to his work. A little later this dear man became a care upon his brethren, and, while everything was done for him that could be done in those early times, he, as well as many other of those old-time frontier preachers, suffered much because there was no organized effort to care for them.

If, at the judgment bar of God, we are to find our record confronting us and be applauded and awarded our reward there according to what we have done for Christ, we will find our greatest asset in what we have done for Christ's ministers. In the olden time in famine-stricken Sarepta there was a lonely widow, whose food had almost all been consumed. There came that way a traveling prophet of God, and he asked this widow if he might share her last meal. Surely, every sentiment of self-interest would have suggested that she should say him nay, but not so. She invited him into her home, spread the last crust there out before him, and the three—the widow, the prophet and the widow's son—ate the last morsel of bread they had. The balance of the story is not unknown to you. God's hand reached down and made that barrel of meal and that cruse of oil in that widow's home immortal. During the long years of famine that came on the barrel of meal failed not, nor did the oil wane, but they were there in immortal plenty because God's prophet had found food and shelter in that home.

Have I said enough? Does the reader get the point I am attempting here to make? It is that you give of your means to aid in the care of these dear veterans of Christ's cause. Give bounteously, give heartily, give quickly, and whenever you see one of these old soldiers leaning on his staff, thank God for the benison of goodness and grace that caused him to be loaned to this needy world to call men back to God. Our generals, our senators, our congressmen, our governors, our mayors—all of our public officials and

captains of industry—are important men, but the most important man in any land is the minister of Christ, and he has not lost his importance, but rather gained in dignity and eminence, when, as an old man, he finds himself without the comforts of life and dependent upon a loving and sympathetic brotherhood.

God help us to do our duty by this wonderfully vital cause. If he who helps quickly helps twice, and if he who giveth to the poor lendeth to the Lord, every man and every woman who aids in the care of these old ministers becomes next of kin to angels, because with all my heart I believe the angels of God encamp about their way.

SHALL THE OLD MINISTERS BE SHOT?

DR. RYLAND KNIGHT,

Pastor Immanuel Baptist Church, Nashville, Tenn.

THIS is one of three possibilities; kinder than one of them and not so kind as the other.

The suggestion comes from a man's treatment of a faithful horse. Through long years the horse has pulled the load. He has given the best service of which he was capable. He has been steady and uncomplaining. He has asked nothing except the chance to labor; he has received nothing except sufficient food and care to enable him to go on with his work. And now at the end of the years he is worn out. His strength has gone in service. And willing though he be he can no longer do the work. What shall be done with the worn-out horse which has pulled his best?

There are three possibilities. The first is the kindest: "Old horse, you have pulled well, you have responded to every call. You have not balked when the load was heavy and the hill was long. You have taken the rough with the smooth, and have not shirked the heat of summer days nor the chill blast of winter. You gave faithful, uncomplaining

service, and even now you are ready to pull to the best of your strength. It is not your fault that you can pull no longer. I used your strength for my work. It is not your fault that you have made no provision for the time of old age. You could only receive what I gave you, and I have given you only enough for your daily needs. You had no chance to save.

"But you have served well, and now the time of your unloosing has come. Because you served me in my necessities I would serve you in yours. Yonder is my greenest, fairest pasture; here is my deepest, most inviting shade; there the streams flow cool and limpid; here is the warm barn for the winter days, with the best of oats and corn. Old horse, faithful servant through long days of toil, a worker who need not be ashamed of his record, you have earned your rest. It is a joy to me to offer you the best I have. It is yours of right, and my heart will be glad as you are well cared for through the rest of your days."

I have seen horses like that, horses who were not regarded as grafters or deadbeats or nuisances, but were the pets of the place, remembered for their long and faithful service, honored for their work's sake.

I have seen horses like that and as I watched them I have recalled that word of Scripture from the book of Proverbs, "A righteous man regardeth the life of his beast." And then I have thought of another word of Scripture from the lips of Jesus, as he saw men more considerate of the beasts in their stalls than of their fellowmen, and said: "How much then is a man of more value than a sheep!"

How much then is a minister of more value than a horse? Would it not be a blessed thing if Southern Baptists would care for their old preachers as some men care for their worn-out horses, so that they might have an old age of peace and comfort and well-earned rest? "A righteous man regardeth the life of his beast."



RYLAND KNIGHT

Dr. Ryland Knight was born near Shelbyville, Ky., February 20, 1876. He is the son of Rev. A. B. and Mrs. Josephine Ryland Knight. His mother was a daughter of Robert Ryland, who was the first president of Richmond (Va.) College. Doctor Knight received his A. B. degree (cum laude) from Princeton University in 1896, his Th.M. degree from Southern Baptist Theological Seminary in 1899, Th.D. degree from the same school in 1900, and his D.D. degree from Richmond College. In 1910 he was married to Miss Julia B. Ryland, daughter of Doctor and Mrs. Chas. H. Ryland, of Richmond, Va. He has served as pastor at Dover, Ky., First Baptist Church, Ashland, Ky., Calvary Baptist Church, Richmond, Va., First Baptist Church, Clarksville, Tenn., and Immanuel Baptist Church, Nashville, Tenn. At this time he is president of the Executive Board of Tennessee Baptist Convention, Chairman of the administrative committee for the same body, member of the Sunday School Board of the Southern Baptist Convention and member of the Board of Trustees Baptist Bible Institute, New Orleans, La.

This is the kindest way. And then there is the cruelest way. I have seen old horses which had given long years of faithful service, had done their uncomplaining best for their owners, had pulled heavy loads, had taken blows and kicks but had gone on pulling, going their best, uphill and down, day in and day out, through long years with little rest and little thanks. They had worn themselves out in the dray or the plough, and now their strength is gone, they can no more earn their keep.

I have seen the owner unhitch them from the last load which they were able to pull, lead them to the gate, take the bridle off, and with a kick start them down the road. Poor old horse! Not a stable anywhere into which you had the right to go; not a pasture where you could claim a mouthful of grass; not a friend anywhere. Poor old horse, out on the street, eating a chance wisp of grass that might spring up by the roadside, shivering the long winter nights in the inadequate shelter of some wayside fence, scarred in the summer with the rocks thrown at you by thoughtless boys, out on the world, no work, no home, no friends, kicked out and forgotten by the very one for whom you had done the most, and to whom you had given your most faithful service.

Poor old horse! You had rather be shot, had you not? It would be a sweet deliverance from the cold nights and the hungry days, and the careless and cruel missiles, and the loneliness, the feeling, too, that you were in the way when busy traffickers struck at you with their whips as they drove by, it would be a kindness to you, would it not, if the agent of some humane society put a pistol against your head and pulled the trigger. You would never feel again that you have outlived your usefulness, you would never hear again that you were of no account and were in the way. It would be a kindness, old outcast horse, to shoot you, would it not?

Shall the old minister be shot? That all depends.

There are two other possibilities, one kinder and one crueller. I read recently that a Baptist minister had applied to the county judge to be sent to the poorhouse. Investigation disclosed the fact that it was not such a shameful reflection upon our denomination as at first glance appears. But the bad thing about it was that it had to be investigated. We were not in a position to say, "No worthy Baptist minister could possibly be in such a predicament." Our own hearts condemned us. We had not provided for them as we should. We have used their strength and they have given it, freely, gladly, ungrudgingly. And now they have grown old in the service, worn themselves out for our sakes, seeking "not yours but you." And now they have pulled their last load; they have served their last church. Their strength is gone.

In some way, kindly if possible, bluntly if necessary, they have been brought to see that the church no longer wished their services; they were so old and inactive now that the denomination had no task for them. So they are led to the street and unbridled, given a kick, and started out upon a careless, friendless world. Poor old preacher, it would be a sweet deliverance for you, would it not, if the agent of some humane society would put a pistol to your head and end the struggle. No church, no work, no means of support, no money laid aside (the churches you served saw to that), no place to turn. Shall the old minister be shot?

Shall the old minister be shot? Not if our denomination is righteous and considerate. Not if we realize the service he has rendered and the kindness and the care which is his just due. That he is without funds is no fault of his own. He has not worked for money; his has been a labor of love as he has gladly spent and been spent to preach the gospel at less than a living wage in backward communities, in destitute regions, in sections of the country where money is scarce and his work unusually difficult. Ministers

are, as a rule, underpaid, and this is especially true in rural communities. How these men have lived on what they have received God knows, God and their self-denying families.

These men who have toiled so faithfully, whose preaching, whose patience, whose devoted living are the rock foundation for the morality and righteousness of our communities, are to us not objects of charity, but rather opportunities to express in some substantial way our recognition of the debt we owe them for the loyal and untiring and half requited service they have rendered.

Shall the old minister be shot? Not if our denomination treats him as well as a good man would treat his old horse.

AN OLD PREACHER'S SOLILOQUY

BY C. C. BROWN, Sumter, S. C.

IT was a little home in the country, three miles from a thriving town, which was the county seat. Sometimes the Sunday bells could be heard across the hills. A few plain pieces of furniture sat against the walls of the living-room, and in one corner were two shelves of books, resting on a box. The frost had already nipped the green foliage, and the air was sharp and biting. An old man, his feet in carpet slippers, sat beside a table on which a lamp was burning. Closer to the hearth, in an easy-chair, sat his wife, her hair as white as the cap that crowned her head. A widowed daughter—now the sole dependence of the aged couple—was stirring about in the pantry and kitchen, getting ready tea and bread for the coming meal.

"Wife, is there food enough to last till we can hear from Brother Lowry?" the old man asked.

"I hope so," she replied; "but even if there is not, we must not complain. In some way or other, the Lord will provide, as He has always done."

“Oh, I am not complaining—not complaining. I will not now, in these last days, go back on the doctrines of my whole life. I spent many years trying to abate the anxieties of the people to whom I gave the gospel, always telling them to trust and not be afraid. Now I am trying to practice what once I only preached.”

The old man's mind and tongue were now set going, and looking up towards a faded picture above the mantel-piece he said:

“But it does seem hard—hard to have come to want in old age, to be turned out on the grass because no longer able to work. Sometimes I wonder if it is really a sin to grow old. I call God to witness”—and his eyes filled up—“that for fifty years in the ministry, I did not spare myself. People said of me, maybe, as they said of others, that I was preaching for money. But where is it? Not even a home of my own—no bonds nor stocks, nothing at all, but rather I am daily faced by the vexing problem of bread, bread, bread! I remember now some of the work I did—the churches I built in the face of many trials. One at Deep Creek, one at Mayburn, one at Oak Hill, one at Layton, besides those years of mission work in the lower country, where the fever took me and laid me up so long. That sickness was the beginning of the end. It does seem—now that I am in want—that I ought to have gotten some sort of pay for all of this work. In those days, when I gave away half of my living, and never thought to lay up a cent, I was only striving to accomplish what was before me. I did not look far enough ahead maybe. Surely I did not see the coming of any day like this, when you or I should have to wonder if we could get bread for another day. I have never till now known what these simple words in the prayer meant, ‘Give us this day our daily bread.’ And then the children—”

“Now, dear,” interposed the wife, “why lament the

children that God took? Maybe they went away to escape these evil days."

"O you misunderstood me! I am not referring to the children of our flesh and blood. I gave them to God long ago, and I don't think that I have ever had a rebellious thought against Him for taking them. But my children in the gospel—I am talking of them. And where are they? How many have told me, weeping for joy, that they would never forget me! Do you remember that meeting at Deep Creek in the summer of '70? What a time of refreshing that was! The easiest thing I had to do was to preach and tell the story. And it was just a year later that we had the great revival at Oak Hill. In those two years I baptized a hundred and sixty persons. And then think of what a long list of names all would make who have come into the church through the long years of labor gone. Now that we have come to this sore strait, is it not natural for me to ask for my spiritual children and to demand some help from them? Can it be that they have forgotten me? Paul, you know, seemed to think he had some claim on Timothy, because he was his son in the gospel, and it does—it does look to me as if my children should remember their old, worn-out father. But they do not, and I think I can now see the end. If my thin blood refuses to flow, and I go down before long, as surely I must, I want to be buried over yonder at Oak Hill where I labored and spent the very best years of my life. I guess they will remember me when you carry my body back, and will want to put flowers on my coffin or on my grave. Yes, I hear them now singing about the old soldier and the warfare through which he passed. But, wife, flowers on my grave or in my stiff fingers are not as good as bread on an old man's table, and warm clothes on his back these winter days. To be alone in the world is not the worst solitude. The worst is that which we are suffering now—the sense that we are forgotten and nobody cares for us, because we are old and cannot work

any more. I know it is true that our life should be like the days, more beautiful in the evening, or, like the summer, aglow with promise, or the autumn, rich with golden sheaves, when good deeds and good works have ripened on the field. But want will beget bitterness, and I am afraid I am becoming bitter. If I preached for money, where is it? I had the burden on me of caring for hundreds of people, visiting them in their sickness, looking them up when they strayed from the church, marrying the living and burying the dead. I had to keep the Sunday school alive, and work up the missionary enterprises, and I held inquiry meetings, and wrote letters, and sat day and night besides the sick—sometimes only to hold the hand of the dying, who said they wanted me with them to the end. I tried to do it all. I followed many of them till their feet touched Jordan, and it seems to me that the love I bore for my children in the gospel would have made me willing to go on over Jordan with them. It was my joy to put their hands into the hands of Jesus, and bid them good-bye for His better keeping. Then there were the letters I had to write, the begging I had to do, the weak churches to visit, the quarrels to adjust, the poor to feed, the erring ones to reclaim, the visitors to entertain. I don't know, wife, how we stood it all. But I have nothing to regret. I would not undo any of it. I only wish I had been stronger and braver, and that the Master had loaded on more for me to carry. But to be as we are now after the work is over—this is the pinch. The house not ours, the land a stranger's, the pantry empty, our only child a servant and cook. I don't think God will censure me for asking, where are my children? Jesus cleansed ten lepers, and when only one returned to give thanks, he asked, 'Where are the nine?' Ah! Master, it makes the rough path a little smoother, now that I see thou hast even gone this way before me. I am not alone in knowing the dagger-thrust of ingratitude."

Just then a clear voice, in undertone, sounded out from the dining-room as the cheerful daughter sang—

“Must Jesus bear the cross alone,
And all the world go free?
No, there’s a cross for everyone,
And there’s a cross for me.”

“Yes, yes,” the old man said; “and there’s a cross for me.”

In the corner under a book shelf was a box with a hinged top, and upon this the old man fastened his eyes. That box contained his sermons, but for two years it had not been opened. He had no use for them now. He gazed steadily for a few moments, and then said:

“There’s the old box of sermons! What a record of the history of a human mind and heart! The mind was small, maybe, but the heart—bless God!—was large. The heartbeats that are in those sermons will never be counted in this world. My hope, my love, my warmest aspirations towards God were all poured out in those sermons. It was honest labor. However faulty and imperfect my life, I was pure and honest when I wrote those sermons. They may be nothing but ashes now for others, but once they contained all the fire of my being. Some of them were born in joy, some in agony. Some hung struggling on my pen, some flowed like a swelling stream of fire. Some of them flamed in the pulpit, some of them were dead and cold and languishing. But there they are—fifteen hundred weeks of my life packed away in a box. Maybe it would be good to bury them. I think I could preach their funeral. Soul-thrilling memories, let them rest! The village church bell is ringing in my ears. I can see the people crossing the green. I am once more in the old pulpit. There before me are the forms I love. A soft harmonious song fills the air, and I climb up on it as on a ladder to talk with God, while still they sing—

‘My Jesus, as thou wilt!
O may my will be thine!
Into thy hand of love
I would my all resign;
Thro’ sorrow or thro’ joy,
Conduct me as thine own,
And help me still to say,
My Lord, thy will be done.’

Then reading and the prayer, and the Holy Spirit comes down upon us all. I am living it all over again. I see Brother Brayton sitting there on the corner of the first bench, weeping, and dear old Sister Dunn—her eyes float around in a sea of delight.”

The old man had arisen to his feet, half staggering. Rubbing his hands across his eyes he continued—

“Well, maybe this is age and weakness, and reason may be going; but these thoughts are worth to me all the toil and pain I have ever endured. I know I am poor, but I have bread to eat that ye know not of. Memories of those days surge through my brain, and I can live them over, if it is only in thought. I am happy that I can think—to think of the souls borne to God, of all the churches, of the happy homes once open to me, of the daily greetings with pilgrims who were on the journey home. Yes, I can hold again, if only in memory, the hand of the dying”—and he rested one hand in the other, and stopped as if to gather a thought. But the thought had come. “I wonder, wife, who will hold our hands when we are dying, now that we are old and forsaken by the friends of other and better days!”

His wife looked up, her eyes red with weeping.

“Ah, dear,” she said, “there is no good fruit to come of this. Let us cast ourselves again and again upon the good mercy of God. It is not far away to the grave. After we have made the little journey, all the problems will be solved and the enigmas made plain. The righteous are not to be forsaken. This is the sure word of Him who

never forgets His people's labor of love, and I have a faith which says that some heart and hand will yet open to us to supply our need."

At the table, after the scanty supper, the old man recited a psalm, and the little family bowed their heads in prayer. That night, after retiring, when his head was pillowed for sleep, a sweet peace came down upon him, the kind Master gave him refreshing rest. But when the morning came, and the breakfast table offered so little to tempt a weak appetite, he found that the harassing problem was still there—whence is my bread to come? Nor was it ever finally removed till life's sun paled away and set forever. Then the old man had bread and to spare, for he sat daily at the Master's table, in a land of plenty—the only land where problems never come to preachers, whether they be young or old.

Bread! bread! for the old and broken in strength! O brother, this is no idle question. There are many who are asking it today. They have journeyed long and far; their hands are tired, their feet sore. The wrinkles are becoming plainer and the eyes deeper set, while in weakness they stagger on. God once sent the ravens to feed his servant; but now the ravens come no more, and the old men, faltering by life's wayside, are looking about for help. If charity is sweet, it must be doubly so when it not only relieves of want these faithful and true heroes, but also pays a debt which we their children owe to our fathers in the gospel—the men who in better years bore the burden of toil among the churches, and are now laid aside, asking only to be fed by us for a few days till, by grace, they can come at last to the land of plenty and eat of the "old corn of Canaan."



IV

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"Take my withered hand in yours,
Children of my soul,
Father's heart is craving love,
Father's growing old.
See the snows of many years
Crown my furrowed brow,—
As I've loved and cared for you,
Love and keep me not.

"Lay your hands upon my head,
It cannot be for long—
I've been growing weak the while
You've been growing strong;
I have toiled and prayed for you,
Ask not why or how—
As I've loved and petted you,
Love and pet me now."



J. W. PORTER

Dr. J. W. Porter was born in Fayette County, Tennessee, August 8, 1863, the son of John Freeman and Martha Carolina (Tharp) Porter. He took the L.L.B. degree from Cumberland University, Tennessee, in 1882; Th.G. from Southern Baptist Theological Seminary, 1893; D. D. from Keiche College, Louisiana, 1900; LL.D. Union University, Tennessee, 1913.

He married Lillian E. Thomas of Germantown, Tenn., in 1892. Doctor Porter practiced law from 1882-5 prior to his being ordained to the ministry in 1890. He has been pastor in Germantown, Tenn.; Collierville, Tenn.; Pewee Valley, Ky.; Maysville, Ky.; Newport News, Va.; and First Church, Lexington, Ky. During his pastorate at Lexington the church has erected a magnificent structure which is said to cover more ground than any other Baptist Church in the world.

Doctor Porter has been editor of the Western Recorder, Louisville; also president Baptist Book Concern; trustee of the Barbourville (Ky.) Institute; Hall-Moody Institute, Tenn.; and Georgetown College (Ky.).

He is widely known in the denomination as a lecturer and an evangelistic preacher of great power.

IV

WHY A DEPENDABLE PENSION FOR THE RETIRED MINISTER?

DR. J. W. PORTER

Pastor First Baptist Church, Lexington, Ky.

THE wisdom of a pension system is too evident to justify discussion. In practically every line of life the need of a dependable pension is a closed question. It is hardly necessary to say that any proposed pension system should be absolutely dependable. The question in the past in connection with the pension problem has been its lack of promised permanence. This has been particularly true in regard to ministerial schemes of insurance and pension. Hitherto, so far as our knowledge extends, there has been no plan of ministerial relief among Baptists that guaranteed either enlargement or perpetuity. They have promised but little, without any reasonable assurance of fulfilling what they promised.

There should be a dependable pension for retired ministers from the very fact that they have retired from their work. Their retirement has not been that of the business man, who retires with a sufficient competency to live in comfort the remainder of his days. The minister's retirement is involuntary. Having worn out his life working for others, his only savings are those accumulated during his ministry. The character of his calling forbids his participation in business affairs, and in most instances without the possibility of accumulating material wealth for his old age. His mission was not to get but to give; not to hoard but to spend, and be spent in the Master's service.

I am not unmindful of the fact that there are those who claim that it is the minister's fault, that he does not save

sufficient money to provide for his unproductive period. Strangely enough, those who say this are among the first to reproach the preacher who acquires wealth. They are quick to say, and, as a rule rightly, that the minister loses spiritual power when he engages in business. Others have claimed that preachers could save money if they had business sense. This statement is as unkind as it is untrue. How the average minister can live on the salary he receives is little less than a miracle of finance. The preacher and his good wife can make the same amount of money go further and accomplish more than any Wall Street banker. God only knows the rigid economy, the privations and deprivations of the preacher's home. It will be one of the revealed romances of heaven. An assured stipend for the old minister and his helpless family, after he is gone, would serve to strengthen and enrich his ministry. To be freed from the harassing anxiety of pinching poverty in his old age would inspire him with the spirit of courage and contentment that would make more effective his ministry. Sad to say, but nevertheless true, not a little of the meditation of the minister is given to food and raiment when he can no longer work. Surely the pathway of the preacher is difficult enough without adding penury to the last days of his journey. We should, at least, lift from his path the shadow of the poorhouse.

We should make suitable provision for the aged minister that we may discharge an individual debt. The retired preacher does not plead for charity but for simple justice. We are not called upon to give him a penny, but merely pay him what we owe him. All too long we have flattered ourselves with the thought of giving alms to the aged man of God. We have offered the worn-out worker a contemptible pittance, and then congratulated ourselves on our amazing generosity. In the last analysis, it is not a question of providing for the retired minister, but of meeting a sacred obligation. Let us cease talking about the old

minister as an object of charity. If he is an object of charity, it is a denominational disgrace. Thus far we have not been just to the aged minister, to say nothing of being generous. The battle-scarred warrior only asks his own.

The soldier who fights for his country is not counted an object of charity by his government. Rightly, the government esteems it a duty and a privilege to support those who offered their lives in its defense. The man who preserves his country is a preferred creditor of that country. The truth of this statement is attested by the pension system of practically all civilized nations.

A large majority of our great railway systems are now providing pensions for the aged employes who have grown old in their service. They have done this, not from the standpoint of philanthropy, but as a simple act of justice. The managers of these great corporations realize that the success of their enterprise is conditioned upon the faithful services of their employes. In giving to them they are only returning a portion of their earnings and offering a fair reward for services rendered. The pension system is, therefore, based on sound economic principles. As a business proposition, the wisdom of the pension system is a closed question.

The retired minister should be provided for because he is a minister of righteousness. If those in secular pursuits should be provided for, how much more those who pursue the sacred calling of the ministry! Those who preach the Gospel should live by the Gospel, and by those who have heard the Gospel he has preached when he is no longer able to preach it. Of all men, the messengers of the Master should be the last to be allowed to suffer for the necessities, yea, even the comforts of life. His calling is the most sacred known to the children of men. To allow him to lack for food and shelter not only shows a lack of appreciation for his services but a want of gratitude to God. To neglect the minister of Christ is to neglect

the Christ he represents and bring a reproach upon Christianity.

It is exceedingly gratifying that Christians generally are being aroused to the necessity of adequately providing for those who have made the largest contribution to the welfare of mankind, both for time and eternity. Any organization, therefore, that can guarantee a dependable support for the retired preacher deserves the sympathy and support of our people. It was for this specific purpose that the Relief and Annuity Board of the Southern Baptist Convention was brought into being. May the blessing of God be upon it.

REASONS WHY WE SHALL WIN

DR. JOHN JETER HURT

Pastor First Baptist Church, Wilmington, N. C.

(An address delivered before the Southern Baptist Convention,
May 15, 1919.)

THE report recommends that we address ourselves at once to the task of raising three million dollars for aged and helpless Baptist ministers in the South. We are a little late coming to the task, but our zeal henceforth shall know no waning. If argument were necessary, I might base my appeal upon

1. *Our Sense of Personal Gratitude.* What man is there among us that has not been started or helped on his career of usefulness by some faithful minister of the Gospel? Gratitude, sincere and unlimited, overflows every heart as memory turns back our years to youth and young manhood. When Alexander D. Brown, world renowned manufacturer of shoes, had come to maturity and wealth he begged of a country pastor in the Mississippi delta that he would draw on him at sight whenever his money ran



JOHN JETER HURT

John Jeter Hurt was born at Ballsville, Powhatan County, Virginia, March 1, 1873. His father was George Samuel Hurt, for forty years deacon in the country church.

Taking a business course at the age of seventeen, he entered the service of the Louisville and Nashville Railroad. During this business life he felt the call to preach. In the fall of 1893 he entered Richmond College, taking an academic and law course, acting in the meantime as secretary to the president of the college. He also was graduated from the Southern Baptist Theological Seminary. During his college and seminary days he was editor of the Richmond College Messenger and the Seminary Magazine.

In 1908 Doctor Hurt married Miss Ethlyn Lovell of Fort Smith, Arkansas. Five children have blessed this union, four boys, John Jeter, Jr., Thurston, Harrison, and James Lovell; and a girl, Mary Lee.

Following Doctor Hurt's graduation from the seminary he served twelve months as editor of the Baptist Advance of Arkansas.

During his ministry he has been pastor of three churches, First Church, Conway, Arkansas; First Church, Durham, North Carolina, and First Church, Wilmington, North Carolina.

He has served as president of the Board of Trustees of Central College; secretary, Arkansas Baptist State Convention; president, Baptist Board of Education; chaplain-general, Sons of Confederate Veterans; president, North Carolina Baptist Board of Education; president Baptist Seaside Assembly, and was one of the founders; member of North Carolina State Board of Missions; trustee of Southern Baptist Theological Seminary.

The following degrees have been conferred upon him: Union University, D. D.; Wake Forest, D. D., in 1921.

He is the author of two pamphlets, "Struggles for Religious Liberty in Virginia" and "Some Baptist Whys and Wherefores," and is also a frequent contributor to denominational papers.

low, and then gave instructions to his bookkeeper to honor every such draft. This in simple gratitude to the good man who had showed him the way to Jesus in the long years ago. We, too, recall our own day of deliverance and the servant of God who helped us through.

“He held the lamp of truth that day
So low that none could miss the way,
And yet so high, to bring in sight,
That picture fair,—the world’s Great Light,
That, gazing up, the lamp between,
The hand that held it scarce was seen.

“He held the pitcher, stooping low,
To lips of little ones below;
Then raised it to the weary saint,
And bade him drink, when sick and faint;
They drank,—the pitcher thus between,
The hand that held it scarce was seen.

“He blew the trumpet, soft and clear,
That trembling sinners need not fear,
And then, with louder note and bold,
To raise the wall of Satan’s hold;
The trumpet coming thus between,
The hand that held it scarce was seen.

“But when the Master says, ‘Well done,
Thou good and faithful servant, come,
Lay down the pitcher and the lamp,
Lay down the trumpet, leave the camp,’—
The weary hands will then be seen
Clasped in the pierced ones, nothing between.”

2. *I could argue this holy cause from the example set us by others.* The faith of our Baptist fathers shall have our own unswerving allegiance evermore, but a confession to humble us is that others have often distanced us by the zeal with which they have carried their convictions to the front. The Protestant Episcopal Church has in its

hands today the magnificent sum of \$8,500,000. The Northern Methodist Church has in its general and annual treasuries a still large amount, \$12,000,000. The Northern Presbyterians are out to raise \$10,000,000, and already have nearly three-fourths of it in hand. And the Southern Methodist Church is afield right now in a great campaign for a like amount. You and I believe that Southern Baptist preachers declare the purest Gospel proclaimed since Paul. Yet they are the poorest paid in their prime, and their brethren have held out to them no hope of bread when the shades of evening should close in upon them and theirs.

3. *Figures setting forth our ability might be adduced*, but I will not insult your intelligence by presenting them. Two significant facts are enough to weigh us down with tremendous responsibility, namely, (1) the wealth of the South is more than 30 per cent greater today than it was just five years ago, and (2) the assessed value of property in the South last year was greater than the entire assessed valuation of all property in the United States in 1880. Since the number of white Baptists is far in excess of any other denomination, each one can estimate for himself our combined ability and obligation.

4. *Argument from a sense of pity* is necessary to the hard of heart only. "Han' him down gentle, boys! Han' him down gentle! His bones is old," said the reverential darkey to the younger men who lowered one of the fathers to his last resting place. I pass the words on to stalwart business men of the South, but exhort them not to wait until the last sad rites. Put your strong arms of affection about these preachers now, and whisper to them that they shall not know want—

"For 'tis harder to be brave
When feeble age comes creeping
And finds me weeping;
Dear ones gone,—

Just a little petting
At life's setting;
For I'm old, alone and tired,
And my long life's work is done."

5. *The Contribution of Ministers' Homes to the enrichment of national life* will appeal to the student of economics. Omitting the direct contributions of men and women to church leadership, missionary propaganda and philanthropic endeavor, I go on to mention that of the twenty-seven presidents of the United States three were ministers' sons—Arthur, Cleveland, Wilson. Five presidents married ministers' daughters—Adams, Fillmore, Pierce, Harrison, Wilson. One was the son of a minister's daughter, John Quincy Adams—making a total of nine out of twenty-seven. Someone has estimated that, having had nine presidents of closely related clerical blood, if other families are to have their proper innings, it should be 10,125 years before another boy born in a parsonage or marrying a minister's daughter should aspire to this high office. Again, of the fifty-one names in our national "Hall of Fame," twelve are from ministers' homes. Finally, "Who's Who in America" declares that 17 per cent of American notables are either ministers themselves or the sons of ministers.

6. These several arguments will have such weight as each may please to give them, but *there is no option with us where the Word of God is final*. And so I appeal to you, my brethren, finally and most hopefully upon the teachings of that Word. Paul is very practical and pungent in his questions addressed to the Corinthian Christians on this matter. "What soldier ever serveth at his own charges?" saith he. "Who planteth a vineyard and eateth not the fruit thereof? or who feedeth a flock, and eateth not of the milk of the flock? Do I speak these things after the manner of men? or saith not the law also the same?

. . . . If we sowed unto you spiritual things, is it a great matter if we shall reap your carnal things?" Again, one of the marks of pure and undefiled religion, as cited by the Apostle James, is "to visit the fatherless and widows in their affliction."

God helping us, we will raise this fund and more! We will care for our worn-out preachers while they live. We will not neglect their widows and orphans when they are gone.

NOT CHARITY BUT JUSTICE

DR. F. C. McCONNELL

Pastor Druid Hills Baptist Church, Atlanta, Ga.

CHARITY is justice. The administration of love is a demand of the stanchest order. Good men can never dare to stand before the bar of their consciences if they do not "provide things honest in the sight of all men." It is not less the part of justice than it is the grace of charity to furnish means of comfort to men who have labored in the vineyard through the weary day and have come to the shades of the evening without personal means of support. "The laborer is worthy of his hire." The hire of a minister of Jesus Christ is not in material substance. A preacher's wealth consists of souls whom he commends to the Master and the love of an appreciative brotherhood. The money which a preacher receives, either during his active ministry, or after his days of toil are finished, is never an equivalent, nor is it meant to be an equivalent for the service given. There is no material equivalent for ministerial labors. It is painful to a preacher to have it thought that he estimates his service in dollars and cents. Who could determine the value of a good preacher's life, among men, in terms of salary proportion? The value of such a man as a true preacher in a community



FERNANDO COELLO McCONNELL

Fernando Coello McConnell was born in Clay County, North Carolina, August 2, 1856. Parents, W. R. McConnell and Kittie Jane Christine Jameson. He married Miss Emma England on January 12, 1876, and to this union there have been born six children, Mrs. Myrtle McConnell McBee, Mrs. C. McConnell Rousseau, Stuble McConnell, Lucius Willingham McConnell, Rev. F. C. McConnell, Jr., and Carter Jameson McConnell.

Attended the high school of Hayesville, North Carolina, taking a preparatory course. He was ordained to the ministry in 1880. Shortly afterwards, he entered the Southern Baptist Theological Seminary. Following this he went to Mercer University, taking a literary course, and from this institution holds the two degrees of A. B. and D. D.

During his school days he was pastor of several churches, and in addition to these has served as pastor of the First Church, Gainesville, Georgia; First Church, Lynchburg, Virginia, 1894-1901; Calvary Baptist Church, Kansas City, Missouri, 1903-09; the First Church, Waco, Texas, 1909-15, and is at present pastor of Druid Hills Church, Atlanta, Georgia.

He has served the denomination in many capacities as secretary of the Home Mission Board, commissioner for Georgia in Baptist 75 Million Campaign, chairman Board of Trustees, Hiawassee High School from 1885 to the present time; member of Home Mission Board; member of the Executive Board, Georgia Baptist Convention; member Board of Directors of the Christian Index, and a member of the Board of Trustees of the following institutions: Mercer University, Georgia; Richmond College, Virginia; William Jewell, Missouri; Mary P. Willingham, Georgia, and Lexington College, Missouri.

Author of "Faith and Usages of Baptist Churches."

is incalculable. Churches do pay their pastors salaries, but never are they regulated by the worth of the pastor to the life of the community. If that were the gauge of the pastor's salary he would be paid more than any other of all the valuable men in any community. The preacher produces more values and restrains more lawlessness than any other man employed in civil life, and if his salary should be regulated by his inherent worth he would receive many times more than preachers do receive. The pastor's salary is generally regulated by the liberality of the church he is called to serve—not by the ability of the church, but by its liberality. Often it occurs that the salary is not sufficient to meet the ordinary needs of the preacher and his family. The preacher, as a rule, has proven a wonderful financier, as someone has said, in that he has lived so well, done so much, and given so liberally on the salary he has received. This is said jocularly and complimentary, but it is not a compliment to a preacher to say that he is a good financier or business man. A man who is called to preach ought to give himself so devotedly to his calling as to disqualify him for financiering or for business. To be poor at the end of his ministerial career is a normal condition, and it should be to his praise that he is poor. If a preacher makes money he will do so at the expense of that which is essential to his ministry. The right pursuit of the work of a pastor is away from the development of the art of money making and money saving. It is not possible for a preacher to have the habit of saving sufficiently to protect himself without absolute injury to his ministry. Preachers have been urged to "lay up against a rainy day," but those who advocate such a policy are not wise to see that any such habit will create a prejudice against the pastor which will destroy his usefulness. The pastor is the one man with an open hand. "Given to hospitality" is a divine requisite in the character of a preacher. Preachers must be liberal men. No matter how little they have, of that little they

must be liberal givers. A liberal giver and a close economist are not often found in the same person, unless, and until, one is found who first saved and afterwards opened the avenues of benevolence. There is an economy with a view to liberal giving which is of the highest order, and it is precisely this economy that is practiced by the preacher, but this heavenly characteristic never "lays up for a rainy day." Such an one does lay up for a rainy day, but not for a rainy day of his own.

Common justice suggests a material provision for men who are inevitably brought to need it. The preacher's insurance ought to be in the love of God's people. It ought to be the preacher's joy to coöperate during the days of his vigor with his brethren who are willing to provide for him and thus make proof of his devotion to the cause and at the same time support the justice of the provision made for himself and his brethren when their means are not sufficient to meet their reasonable wants. It is a labor of love to preach, and men who have been preachers are not asking any alms. They have already faced too many adversaries more formidable than poverty. Such men are not afraid. They "know how to abound and how to be in want." It is not the needy, faithful preacher that is making a plea for common justice. "Men who have hazarded their lives for the Gospel" are not likely to hold out the hand at the last of their pilgrimage. It is not they but we who cry out for justice toward God's men "who have borne the burden and heat of the day." Just men say that charity is just and that the investment of these men, who obeyed God's call and went forth without "two coats" in the love of God, and the love of his brethren, shall not be disappointed. Banks fail and investments are lost, but "charity never faileth." Let this beautiful work be lifted out of any tinge of unworthiness and given the exalted place it holds in Paul's exquisite poem given us in 1 Cor. 13. "Whether there be tongues, they shall cease,

and whether there be knowledge, it shall vanish away, but charity never faileth. Charity suffereth long and is kind." In the lingering shadows let him whose consecrated tongue has ceased and whose rich store of knowledge is fading from memory hear the soft step of love seeking her beloved, that she may regale him with the ministries of charity, which do not patronize but pay the dividend of the loving confidence which was bestowed in his brethren long ago, and in God whose he is and whom he serves.

DEBTORS TO THE PREACHERS

DR. M. E. DODD

Pastor First Baptist Church, Shreveport, La.

TO support indigent ministers is not charity but a plain debt. It is a universal debt because all have profited by the preacher's presence in the community.

The work of the preacher enlarges the trade volume of the community, the state and the nation. The educational standards he creates, the moral ideals he generates and the civilization he produces all require more and better materials. The streams of commerce follow the missionary and enlarge as his work prospers. It is only a matter of simple justice and honest reciprocity that this creator of business should share in its profits and should be protected in his old age by those who enjoyed the fruits of his youth.

The work of the preacher enlarges the production and earning capacity of those to whom he ministers. One who lives the life the preacher proclaims will find his physical strength enhanced and his intellectual powers accentuated.

A workman who had been converted under the preaching of a gospel minister returned to his task with new ideals of his relationship to his employer and to his work, and with new ambitions and new strength. At once his

daily production began to increase. His fellow workmen being outstripped began to protest that he was making their tasks harder. "No," said he. "I am a Christian now, and if I am to get pay for a full day's work I must render an honest day's service." His employer began to take notice of this and promoted him. Both employer and employe profited by what the preacher had wrought. Why should they not share with him the fruits of his own labor?

The preacher's personal counsel aids many a business man in reaching fame and fortune. Many a man can point back to the beginning of his career as a time when the wise words and encouraging and inspiring counsel of some man of God gave him hope and courage to launch out. Perhaps throughout the course of the years he consulted his minister again and again upon various matters. It never occurred to him to pay a fee for such advice as he would do to his physician or lawyer. And it never occurred to the minister to ask a fee. But why shouldn't these fees, though long delayed, be paid to him in his dependent old age?

The preacher is among the best educated men of the community. He is also a trained public speaker. Therefore he is called upon, in season and out, to assist in promoting every community enterprise. He supports the public and one private school, encourages social and literary clubs and is expected to lead every moral reform—delivering talks, lectures and addresses, all without money and without price. He is the one free horse whom everybody feels free to ride, and when ridden down, why should he be turned out to browse and die in dry and barren pastures?

The preacher serves all who call upon him or who need him, regardless of their church affiliation or non-church relationship. My own pastoral record shows that four-fifths of the personal visits and nine-tenths of the funerals conducted are for people who are not members of my



MONROE ELMON DODD

Monroe Elmon Dodd was born September 8, 1878, in Brazil, Tennessee. His father was William Henry Dodd, and mother, Lucy Williams Dodd. The early days of his life were spent on the farm in Tennessee.

Educated in the public schools of Tennessee; entered Union University, Jackson, Tennessee, where he became leader in college activities, editing the college magazine. Graduated from Union University in 1904 with degrees of B. A., and Bachelor of Oratory. In 1909 Clinton College conferred degree of D. D., and in 1909 Union University, and 1918 Baylor University conferred the same degree.

During the second year of his college life he was ordained, April, 1902. The ordination services were in the Trenton, Tennessee, Church, and Rev. Lloyd T. Wilson, Rev. A. P. Moore, Rev. Mr. Butler, Hon. J. M. Senter, Hon. L. W. Jones, and Hon. R. Z. Taylor, composed the presbytery.

He was married to Miss Emma Savage, of Jackson, Tennessee, daughter of Doctor and Mrs. G. M. Savage of Union University. To this union there have been born five children, Dorothy, born July 16, 1905; Helen, October 13, 1907; Monroe Elmon, Jr., and Martha Evelyn, October 21, 1910, and Lucille, August 2, 1912.

In 1904 he was called to the First Church, Fulton, Kentucky. During this pastorate he offered himself to the Foreign Mission

Board as a missionary to Persia, but the board later decided not to open a mission in this country, and sent Doctor Dodd as a missionary to Mexico. After four months of work in Mexico, and earnest prayer, Doctor Dodd felt that God's will was that he return to the Fulton Church, which was urging him to come back to them. After four years' service at Fulton Doctor Dodd accepted the First Church, Paducah, Kentucky, in 1908; in March, 1911, accepted the Twenty-second and Walnut Street Church of Louisville, Kentucky; in April, 1912, he began his present pastorate with the First Church, Shreveport, La.

He has served the denomination faithfully in many ways. In the later years of his ministry at Fulton he founded the Baptist Message. He was contributing editor to the Western Recorder. He preached the convention sermon at the Southern Baptist Convention meeting in Atlanta, Georgia, in 1919. Doctor Dodd was a member of the 75 Million Campaign Commission from Louisiana. In this capacity he gave himself to the campaign, not only in Louisiana, but in Mississippi, Texas and Kentucky. During the war he was Y. M. C. A. Religious Work Director at Camp Beauregard for six months. He also served overseas at the front.

He is author of several tracts, among them, "Safe if Saved," "From Carmel to Cherith," "Lovely Louisiana," "Baptists, the Bible, and Others," "The Man Christ Jesus," "The Spirit Filled Life," "The Wise Steward," "Christian Science (?) Morals and Methods."

He has filled speaking engagements in Bible conferences at Minneapolis, Mt. Lake Park, Maryland; Winona Lake, and many young people's assemblies in the South.

Doctor Dodd has served as member of the Home Mission Board, Foreign Mission Board, president of the Louisiana State Mission Board, trustee of Louisiana College, Southern Baptist Theological Seminary, Southwestern Baptist Theological Seminary, state member, state organizer, and editor in the 75 Million Campaign.

church and who, therefore, under the strictest letter of the law, have no legal claims. Granted that the church pays full value for all the services its members receive from the minister (which is granting much), even then the preacher renders four times as much service as he receives pay for. Why isn't it then a universal debt owed by the whole community to see him comfortably through to the end?

From thirty-five to fifty is the age during which every man is most productive. What the preacher receives for his time and talent during this period is all out of proportion to what he might receive from other lines of endeavor, and makes it impossible for him to lay up anything for old age. A brilliant young lawyer defended a young man in court who was charged with a major crime. He succeeded in securing an acquittal for his client. The young man's father, being well to do and feeling great gratitude for the service rendered by the lawyer in saving the life of his son, gave him \$5,000. Ten years later the young lawyer conducted evangelistic meetings in that same town, having in the meantime become a gospel preacher. His client of former years came to the meetings, out of mere idle curiosity at first, but lingered to pray, convinced of sin of righteousness and of judgment. Finally he who had been without God and without hope in the world became a new man in Christ Jesus, a child of God and an heir of eternal glory. At the close of the meeting the father in gratitude for the preacher's work in leading his son to Christ gave the preacher \$5.00. The young lawyer out of his fee could have provided for old age, but the preacher could not, though he was the same man.

The preacher is a first class financier, general opinions to the contrary notwithstanding, because for the most part he finances the largest family on the smallest salary of anybody in the community. But notwithstanding this, he cannot follow even the legitimate methods of business men in the prosecution or defense of his own personal interest.

For example, I knew a church to get far behind with the pastor's salary, as some churches sometimes do. The pastor resigned because there was no indication that the church would keep its contract with him. They refused even to pay up the honest, just and legal past debt. He threatened to sue them at court for what they owed him. But at once he became terribly scandalized as a greedy, grasping money-getter. He had to let it drop. In the ordinary walks of life he would have been entirely within his rights and could have maintained a high standard in the community, even though he sued his employer for the payment of a just debt.

To illustrate further, a reckless driver ran his car into a preacher's automobile, doing considerable damage. The preacher made repeated, courteous requests of the owner of the car to bear the damage done for which he was clearly and legally responsible, but to no avail. There the preacher had to stop because he was precluded from following the ordinary business methods by virtue of the position he occupied and because of the standards set for him by the people.

It is well that the preacher is thus esteemed and exalted by the community. This position the people have a right to require and expect of him. And because it prevents him from following ordinary business methods, perfectly legitimate in themselves for others, which would permit him to lay up a competency for old age, the very people who rightly require that he take this position should make up for their own demands by supporting him when his earning powers have ended.

While the debt to bear the burden of the preacher in old age is justly universal, it is the church and the denomination which he has served that have the most immediate and direct responsibility. They have an inescapable responsibility.

A preacher who is a member of several denominational

boards and serves in several denominational capacities had his attention called to a certain prosperous banker in his city who had been reported in the morning paper as being a director in some half dozen business corporations. This started a comparison turning over in the preacher's mind. He inquired as to the probable income of this business man from these several sources. He then modestly asked some business men friends to estimate on the same basis from a purely business standpoint what his own income should be from the various denominational positions he held if they were business institutions of the same proportion and if he should put the same amount of energy, time and talent into their promotion. They figured it out that his income for such services to business corporations should be at least \$50,000 a year. If he were worth even half that much to business men, why isn't he worth at least his upkeep in old age for the free services he renders in his prime?

No man who gives to the support of old preachers has any right whatsoever to assume a pious attitude and a charitable mien, and to say, by act if not in words, see how tender hearted and benevolent I am to the poor, pitiful old preachers. It is not charity, it is a plain debt. It is a solemn debt by every law of right and justice, and those who do not pay it are just common thieves and robbers, that's all. They have in their possession money which the preachers made it possible for them to make, and if they don't share it with the preacher in the days of his need they are common cheaters of their partners in business.

A high railroad official was asked for an annual pass over his road for a preacher. "Sure, I will give him one; he helps my business," said the official. Continuing he explained that whenever a church was established and a good preacher came into any one of the mill towns on his road that immediately he began to receive larger returns on his business investments there.

A big business man, not a church member, gave \$5,000

to a church building fund, and did it cheerfully and gladly, saying: "I never lost a penny by giving to a church or to a preacher because it always comes back to me in increased business."

Some big oil corporations are putting \$100,000 into Y. M. C. A. huts in their oil fields solely "because it pays." They say frankly that they do it only as a business proposition, because this is cheaper than booze and deputy sheriffs and inefficient work.

If then it is GOOD business to do these things for the productive period of the worker's life, why is it not JUST and RIGHTEOUS business to support the indigent servants in their old age and infirmity?

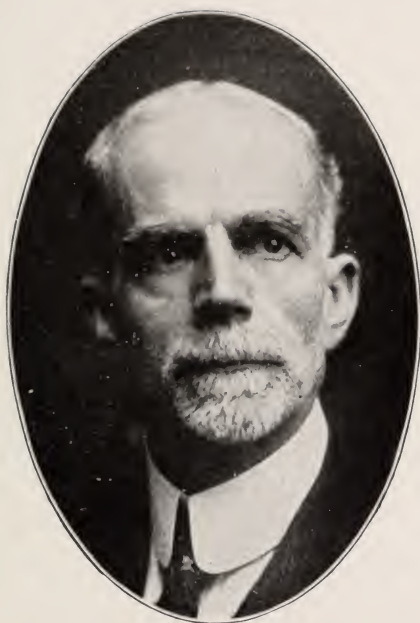
Not charity but common rights and plain justice is all the old minister asks for.

WHY THE MINISTER SHOULD INSURE HIS LIFE

DR. E. Y. MULLINS

President Southern Baptist Theological Seminary

I BELIEVE thoroughly in life insurance. I think it is a form of works which proves a man's faith in God. Preachers, as a rule, have little prospect of saving any large sum of money. They are called upon to give to all good causes. In fact, they are required to lead their congregations in giving, and the great majority of preachers rejoice in this privilege. Their salaries are too small—far too small, on the average. One of the greatest needs of the day is that the salaries of preachers should be raised. However, the life of a preacher is the life of a man who believes in ideals—indeed, the greatest of all ideals—that of Jesus Christ and his gospel. He does not work for money. He never expects financial rewards in any large degree for earthly labors. He delights to spend and to be



E. Y. MULLINS

Rev. E. Y. Mullins, D. D., LL.D., President of the Southern Baptist Theological Seminary, was born January 5, 1860, in Franklin County, Mississippi. His father was Rev. S. G. Mullins, D. D., long a pastor in Mississippi and Texas. His mother was Cornelia B. Mullins, the daughter of Stephen Tillman, who was for many years a Baptist leader among the laymen of Mississippi and Texas, and also a member of the Mississippi Legislature.

He was educated at the State A. & M. College of Texas and Johns Hopkins University in Baltimore, Maryland, and at the Southern Baptist Theological Seminary. He married Isla May Hawley, daughter of A. W. Hawley, in Louisville, Kentucky, in 1886. He has no living issue. Two sons were born, but both died, one at the age of seven and the other at the age of one month. His wife, Isla May Mullins, is the author of several books which have had wide circulation.

Doctor Mullins was pastor, first, of the Harrodsburg Baptist Church, Harrodsburg, Kentucky, which he served for four years. From Harrodsburg he was called to the Lee Street Baptist Church of Baltimore, Maryland, where he was pastor seven years. During that time he was chairman of the City Mission Society, of Baltimore, and one of the editors of the Baltimore Baptist. He was also a correspondent of the New York Examiner.

He was next called to the Foreign Mission Board in Richmond, Virginia, and became Associate Secretary of that board in 1895. In 1896 he was called to the pastorate of the First Baptist Church of Newton, Newton Centre, Massachusetts. He remained there three years and a half. He acted as a member of the Executive Committee of the American Baptist Missionary Union, whose headquarters are in Boston, and was on the examining committee of Newton Theological Institution during his pastorate in Newton Centre.

Doctor Mullins was called to the presidency of the Southern Baptist Theological Seminary in June, 1899, which position he has held since that time. He has been President of the Baptist Young People's Union of America, and has held many other positions of trust and honor too numerous to mention. His published works are as follows:

"Why is Christianity True?" "The Axioms of Religion," "Baptist Beliefs," "Commentary on Ephesians and Colossians," "Freedom and Authority in Religion," "The Christian Religion in Its Doctrinal Expression," "Spiritualism a Delusion," "Talks on Soul Winning," "The Life in Christ." Also many leaflets and tracts on various subjects.

spent for the bringing in of God's Kingdom. But the normal preacher does have a deep solicitude for the welfare of his wife and children. He spends many hours of anxious thought on this subject. Frequently he is discouraged in heart because he does not see how in his old age his family shall be taken care of.

At this late day Southern Baptists have determined to make provision for their old preachers; but this provision in its best form is upon condition that certain terms be complied with. There is a tremendous appeal to the young minister to insure his life in the new Annuity Board of the Southern Baptist Convention. There are so many good reasons why the preacher should insure his life that it is difficult to know where to begin.

I have already indicated one or two of them. I stress for a moment the great fact that few preachers are enabled to save any money. The Annuity Board and the plan of insurance which it offers presents the best possible opportunity for life insurance. It is the cheapest insurance and the best guaranteed insurance of which I know. It has behind it a great denomination. It has a splendid business arrangement for the conduct of its affairs. It combines in a remarkable way the benevolent feature with the business feature; and with the resources which are to be supplied to the board by the denomination, the benevolent feature will in no sense weaken the business side. At the same time, it will enable the business side of the board's work to offer more favorable terms than ordinary insurance companies. I have been carrying life insurance since I entered the ministry. I have examined the various features offered by our new board. I have been glad to take out a policy for myself, although the rate which I must pay is high. I do not hesitate to say it is the best offer of insurance today which the young minister can possibly obtain. No one of the regular insurance companies can compare with it. Of course it is open to the preacher to add to his insurance

by taking out policies in some of the regular companies if he so desires. But in my judgment it will be a mistake for any young minister to fail to take out a policy with our new board.

Another reason for taking out insurance is that the maintenance of a policy will encourage thrift in the preacher, and this is a most excellent result. Every family needs to practice thrift in its economic life. To be compelled to save something regularly has a splendid effect upon the general financial system. It encourages one to live within one's income; it prevents extravagance; and above all, in a preacher it prevents thoughtlessness in spending money. Preachers are not likely to indulge in extravagance, but they are tempted to spend money sometimes in ways which are not the best. A life insurance policy will help to keep one's feet in the straight and narrow financial path. Insurance produces a splendid reaction upon one's economic habits.

A further reason is the advantage that comes from looking forward to something laid up for a "rainy day." The thought that one is provided for, or that one's loved ones are provided for if they survive one's self, is an advantage unspeakable. I know of no other means by which the preacher can, within the suitable limits of his calling, make this provision. Some preachers go into speculation, or they carry business enterprises as side lines to the ministry. But while it is a fine thing for a preacher to save some money and invest it, and to practice thrift in any other form, it is fatal to his ministry if the preacher's heart becomes absorbed in the making of money. He is sure to lose interest in the one great concern in life if money making becomes dominant with him. Insurance saves him from this temptation and enables him to save in a safe way.

One of the best features of saving by insurance is the regularity which it encourages. The difficulty in laying up

something is usually in the fact that the preacher is rarely able to see any money left over after legitimate expenses have been taken care of. An insurance policy will, however, come within legitimate expenses, so that it will be reckoned with and taken care of along with other legitimate expenses. This is a very important point.

One of the greatest temptations of the young preacher is to be found in his disposition to postpone taking out insurance. Of course the argument for him is that the earlier he begins the cheaper is the rate. It is a great financial blunder to postpone taking out insurance. The writer will never forget the first policy of insurance which he took out many years ago in his early ministry. When he compares the rates which he has to pay for new policies today with those early rates which he paid as a young man, the contrast is most striking. I feel like appealing to every young preacher to begin carrying insurance as early as possible after his school life is completed, and if he is able to do so even before, and to keep it up conscientiously to the end. The appeal of the cheap rate is irresistible to the man who is thoroughly alive to the situation and to the consequences of neglect.

In closing, I wish to record my strong belief in the new board. It is the denomination as a whole holding out the hand of helpfulness to the preacher. It is saying to every preacher, "You can be self-respecting and provide for your old age in a way which will relieve you from anxiety." It is saying to every young minister, "Begin while you may with a low rate, and the denomination will give you a helping hand throughout your ministerial career, and if you live to old age, it will provide a modest annuity for you in your declining years."

THE REASON FOR THE SUCCESS OF
THIS BOARD

DR. H. L. WINBURN

Pastor First Baptist Church, Arkadelphia, Ark.

DEMOCRACIES are said to be particularly ungrateful. This was said by a Frenchman, I believe, as a comment on the failure of his country to show appreciation in the manner he desired it shown. The saying, at the time, may have been edged with disappointment in politics or the emoluments of office, but there is something of truth in the background.

This principle may account, in some measure, for the fact that the great Baptist democracy has been the last major religious body to move in the direction of adequate care of the veterans in service who become disqualified, by age or infirmity, for the further pursuit of active service. I have heard young men just entering upon the work of the ministry express themselves with some sadness regarding the prospects for their old age. I never knew one to turn back from preaching the gospel because our churches seemed selfish and heartless toward older men, but I have known them to suffer in spirit all the pangs of a very real martyrdom.

It is well that over and above the democracy of earthly religious life there sits a King who is not forgetful or ungrateful. An impersonal democracy may forget, but a personal Lord does not. A busy and intent fighting force in the field may be, for the moment, unmindful of the fallen fighter, but the King over all sees every move and plasters every pain with intimate and endless love.

And now that a free, slow moving democracy has taken it in hand to provide for the old warrior and his dependents, it is sure to be well done. A free people always act thoroughly when once they are aroused.



H. L. WINBURN

H. L. Winburn was born April 16, 1877, at Bells, Tennessee, and reared by a widowed mother, the mother of seven children.

Was educated in village grade school; Union University, Jackson, Tennessee, graduating in 1899 with degree of Bachelor of Science, taking honors during his college days in debating and oratory.

In July, 1899, he married Miss Lena May Barnes, and to this union there have been born four boys and three girls.

He has been pastor, Tullahoma, Tennessee, 1899-1900; Taylorville, Illinois, 1900-3; First Church, Arkadelphia, Arkansas, 1903-13; Walnut Street Church, Louisville, Kentucky, 1913-18; again called to First Church, Arkadelphia, Arkansas, in 1918, where he is now pastor.

Doctor Winburn has been the organizer of the Arkansas State B. Y. P. U. and was president of this organization nine years; launched the summer assembly of Arkansas, of which he was president nine years; promoted the first unified budget system among Southern Baptist state organizations, and got the constitution of the convention amended accordingly; member of the Arkansas State Board; member of Foreign Mission Board; member Kentucky State Board of Missions; president five years of the Kentucky Baptist Education Society; editor of the Baptist Advance of Arkansas, and served as Arkansas commissioner in the 75 Million Campaign. During the war he served as camp pastor at Camp Taylor, Louisville, and was twice chosen by military authorities as camp lecturer on "Why we are in the war."

Author of "A Man and His Money," 1915.

The reasons for providing annuities and pensions for aged preachers and their dependent families are very many. But the most forceful ones are clearly seen upon a moment's thought.

It is certainly not a compelling motive to say that some men may be kept from the work of the ministry because of the lack of such provision. The ready reply to this is, if God calls to the work of preaching a man who hesitates upon financial grounds is probably worth very little to the service anyway.

Neither is it conclusive to say that the preacher might have entered other lines of endeavor and laid up sufficient funds to ease his declining years. This is to intimate that God's preachers have so far missed their full possibilities as to journey down life's declining way accompanied by regrets. I am sure that thousands of white-haired veterans of the cross look up from wrinkled faces with eyes as free of regret as any human eyes can possibly be. The only regret possible to faithful preachers is that they have not done better work for the Savior.

There seems to me to be two compelling motives back of this newly organized movement to provide relief for the aged preachers, one of them economic and the other moral—and both of them arising within the body of the churches.

The economic reason for it is, the churches can expect better service from preachers whose minds are at ease regarding their children and their old age period. The keenest and most refined pain, probably, that ever comes to the preacher's heart is when he looks into the dear eyes of his little child and wonders whether an education and an even chance in life can be had for his own little ones. Such uncertainties are as gad-flies on a work horse—are as blisters on a pedestrian's heel. They do not stop the faithful worker, but they greatly reduce his efficiency at times. Any reasonable investment that removes these gad-fly wonderings, these blisters of uncertainty, is a paying invest-

ment on the part of those really wanting the work done.

The moral argument also arises within the body of the church. If I take the fresh, young years of vigor, the dew of youthful activity, from a worker in my employ, and having squeezed him dry of all further ability ruthlessly throw him aside, I am exhibiting moral characteristics that do not shed any luster upon myself. Whether I throw him aside carelessly, thoughtlessly or maliciously, the result is the same. If I have received all that he has to give out, the simple law of self-respect requires that I repay him in some adequate way. The giver is always superior to the receiver in any unequal exchange. The superiority lies not in the plane of the material which vanishes, but in that of the spiritual which endures. If the churches continue to receive the best the preachers have to offer in the way of mental and spiritual service and continue to fail in providing adequately for the later years of the preachers, it is inevitable that the churches will forever go conscious of a moral inferiority that will eventually destroy their self-respect.

So any proper zeal to have Christ's Kingdom spread rapidly and efficiently and any proper care to safeguard the moral stamina of the churches will both be seen to be vitally involved in this matter of making adequate provision for the declining years of their preachers who are faithful. These truths, in turn, appeal to all the religious zeal and character we have to join in making such provision—and in making it adequate.

The Sunday School Board has done a notable, as well as a noble, service in providing the first hundred thousand dollars for this fund. The 75 Million Campaign provides two and a half millions of dollars to endow the movement. There is wide participation in it. The fund should be, and must be, increased to six or seven millions at as early a date as is practicable. This will enable the denomination to take adequate care of all the disabled veterans, and will

solve two problems that lie at the root of both intensive and extensive development of the kingdom of Christ on earth.

SOME REASONS

WHY THE CHURCHES SHOULD CARE FOR THE ENFEEBLED
VETERANS OF THE MINISTRY AND THE DEPENDENT
WIDOWS AND HELPLESS ORPHANS OF
MINISTERS WHO HAVE DIED

DR. HENRY W. SWEETS

Secretary Presbyterian Ministerial Relief Committee

IT is not a charity. When the Church ordains a man to the work of the ministry, she says: "Separate yourself from the sources of worldly gain. You minister to us in spiritual things and we will minister to you in material things."

Ex-Governor James A. Beaver, judge of the Superior Court of Pennsylvania, says: "A minister, while he lives, has no hesitation nor have his legal representatives any when he dies in asking a congregation which he has served to make good the consideration named in the call under which service was rendered." And why? Simply because there is an express contract to pay. When a minister has been solemnly ordained and thereby adopted by the Church and has, by his ordination vows, voluntarily closed against himself the avenues by which men ordinarily acquire a competency, and he becomes physically or mentally disqualified for the proper discharge of the duties of his high office, if after a half century of devoted service he is laid aside by the infirmities of age, he has just as much right morally—aye, and just as much right legally in the truest sense—to claim from the Church such provision at least as

was at the time of his ordination made for those in like circumstances.

The Church cannot afford to break this solemn pledge. One of our most successful business men recently wrote: "I think we all appreciate to some extent this privilege and duty that God has laid on us, of taking care of His aged and infirm servants and their dependent ones, but I am afraid we fail to appreciate what it really means and what our individual responsibility is in this matter. Do we realize that our names are all on the bond and our Master is our endorser? Do we propose to let this note go to protest?" As a business proposition, can we afford it? "It is an insult to call this charity. It is in the very highest sense a debt, and should be so honored as an imperative obligation owed to those who use their days of strength in the service of our Lord; and no blessing can be expected on a church which allows the veteran soldier of Christ to go down to his grave like an inmate of a poor-house, or a dependent on charity, looking for a miserable pittance, bestowed as on a beggar, for the bare subsistence of life."

The ministers who are on our rolls are those who have turned their back upon inviting fields and good salaries. They have made themselves poor for the sake of Christ and His Church. The lonely widows and orphans have shared these privations with those who have fallen in the strife. They have sown the seed in hard and oftentimes unpromising fields, and we today are reaping the splendid harvest. They have gone down and laid the foundation deep and strong upon which we are erecting the beautiful temple of our God. In making application for a minister who had reached the age of eighty-one years, and was just laying down his work after sixty years of service, one of our stated clerks wrote: "We have had no more self-sacrificing minister. To my certain knowledge he has organized five of the best churches in this presbytery. He and his invalid wife are



HENRY H. SWEETS

Henry H. Sweets was born at Elizabethtown, Kentucky, October 6, 1872. He was the son of Mr. M. and Mrs. Sarah K. Sweets.

He received his college education at Hampden, Sidney College, Virginia and Centre College, Kentucky, where he graduated in 1894 with the B. A. degree. He graduated from the Kentucky Theological Seminary in 1898.

He organized and was the first pastor of the Lees Memorial Presbyterian Church, Louisville, Kentucky. After a pastorate of seven and one-half years he was called to become secretary of Christian Education and Ministerial Relief of the Presbyterian Church in the United States, which office he has held for sixteen years.

He received the degree of Doctor of Divinity from the Presbyterian College of South Carolina and from Centre College and of Doctor of Laws from Austin College, Sherman, Texas.

He assisted in the organization of the Council of Church Boards of Education, was the first secretary and later the president of this organization. He also assisted in the organization of the Council of the Secretaries of the Church Boards of Pensions and Ministerial Relief of the United States and Canada and has been the Secretary of this organization since its inception. His headquarters are 410 Urban Building, Louisville, Kentucky.

now worn out and are in distressing need." In making application in behalf of a helpless widow, eighty years of age, one of our best known ministers wrote: "Her husband was known among us as the man who built twenty-five churches during his ministry."

The farmer cares for the faithful old horse which has served him well. The house dog is still fed from his master's table, even after he is too old to give his accustomed watchfulness. Many of the corporations of the land, "soulless corporations," we call them, are setting aside vast sums of money from which they are pensioning those who have assisted them in gaining their wealth. "Doth God take thought for oxen?" And shall not His Church, which professes to have His spirit, minister to the distressing needs of God's aged saints who have denied themselves in the days of their strength to care for the poor, to seek the lost, to relieve the sorrow, to lead all to a blessed hope in God?

It is not an expedient thing for the Church to let her worn-out servants come to pinching need and humiliating poverty. The General Assembly at Greenville declared: "This is the day of opportunity. If the church does not act promptly not only will the cause of ministerial relief suffer, but also the supply of candidates for the ministry will be seriously affected. If the father lies wounded on the field of battle uncared for, can we expect the son to fill his place in the depleted ranks of the regiment?" And where could you find a missionary, either at home or abroad, laboring on an insufficient salary, who, should he know that if he fall by the way, the loving arms of the church would be placed beneath him, or if he be called to his reward his wife and his little ones would be cared for by the mother church, would not have more of heart and earnest zeal to put into his exacting labor?

The loneliness of these brave old warriors, shut up oft-times within the four walls of their rooms, and the depend-

ence of the widows and orphans who have shared the privations of those whose tired bodies rest in "the bivouac of the dead," is a pathetic, mute appeal. They are no laggards. Gladly would they be again in the forefront of the battle. But God has shut them in. Added to their weakness and pain of body is the thought, which sometimes must come, that they are forgotten— orphaned by the mother church. Paul must have felt something of this when he wrote to the young Timothy: "Do thy diligence to come shortly unto me, for Demas hath forsaken me. Only Luke is with me. Take Mark and bring him with thee." Before he closed that short letter, for fear there might be delay, he added: "Do thy diligence to come before winter."

It is of the very essence of Christianity. "Pure religion and undefiled before God and the Father is this: to visit the fatherless and widows in their affliction, and to keep himself unspotted from the world." "To plead for these needy ones is not begging. It is counsel to do right, counsel that the people need, counsel for the lack of which the church is daily forfeiting the precious blessings of duty done. Therefore, to our brethren of the ministry, we would say: Shake off your false modesty. Help the church to do right. You know that many of your aged brethren are suffering through a neglect for which the people are not responsible, since they do not know the facts. It is in your power to make the facts known, and so to help your brethren. Therefore, take these words to heart: "Whoso seeth his brother have need, and shutteth up his compassion from him, how dwelleth the love of God in him?"

The support of the ministers of the gospel is not a matter left to the whims of men. It is according to the divine order. He means that no warring bishop shall be entangled in affairs of this life and to prevent this He made abundant provision for the Levites, set apart to the service of the sanctuary. "Having no inheritance among the

children of Israel they nevertheless were assured from any possible want from cradle to grave, and their widows and orphans after them. The abundant tithes and offerings, the levitical cities and their suburbs, and the sacredness of their calling, assured to all those who stood before the Lord to minister to Him the most ample, continuous, and unfailing supply of all their wants." God declares through the Apostle Paul: "Do ye not know that they which minister about holy things live of the things of the temple? And they which wait at the altar are partakers with the altar? Even so hath the Lord ordained that they which preach the gospel should live of the gospel." Time and again God said to Israel, "Take heed that thou forsake not the Levite so long as thou livest in the land." Lord, God of Hosts, be with us yet, Lest we forget! Lest we forget!

We cannot now see Him with our eyes, or minister to His bodily needs, but He has so identified Himself with each one of His disciples that He is present at all times. He declares: "Whoso shall receive one such little child in my name, receiveth Me." "Then shall the King say unto them on His right hand, Come, ye blessed of my Father, inherit the kingdom prepared for you from the foundation of the world: for I was an hungered, and ye gave me meat; I was thirsty and ye gave me drink; I was a stranger and ye took me in; naked and ye clothed me; I was sick, and ye visited me; I was in prison, and ye came unto me. Then shall the righteous answer Him, saying: Lord when saw we thee an hungered, and fed thee? or thirsty, and gave thee drink? When saw we thee a stranger, and took thee in? or naked and clothed thee? Or when saw we thee sick, or in prison, and came unto thee? And the King shall answer and say unto them, Verily I say unto you, inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto me."

“And we believe Thy word,
Though dim our faith may be,
Whate’er for Thine we do, O Lord,
We do it unto Thee.”

Our Savior taught by His life as well as by the words of grace that flowed from His lips. He has left a striking example in His care for His own Mother. He is on the cross enduring all the suffering and pain of such a death. The Son of Man is dying for the sons of men. As He looks out over the vast crowd assembled, His eyes fall upon Mary, His Mother, as the sword pierces through her own spirit. He sees the days of loneliness and want that must come to her. Hear those tender words, “Woman, behold thy son.” To John, He says, “Behold thy Mother.” And he took her to his own home from that hour. If the Savior, in the anguish and pain of death, could thus recognize His Mother’s need and make provision for it, how much more should our churches, in these days of their wonderful material prosperity, care, even with lavish hands, for those who, in an especial sense, are the mothers and the brothers and the sisters of our Lord and Saviour Jesus Christ?

HELPING THOSE THAT HELPED

ELIZABETH N. BRIGGS

Secretary W. M. U., North Carolina

I

DEUT. 10: 8, 9. *At that time the Lord separated the tribe of Levi, to bear the ark of the covenant of the Lord, to stand before the Lord to minister unto him, and to bless in his name, unto this day. Wherefore Levi hath no part nor inheritance with his brethren; the Lord is his inheritance, according as the Lord thy God promised him.*



ELIZABETH NORWOOD BRIGGS

Elizabeth Norwood Briggs, born and reared in Raleigh, North Carolina. Parents, Thomas Henry and Sarah Grandy Briggs.

Educated in public school and St. Mary's School of Raleigh.

Baptized in early girlhood into membership of First Church of Raleigh, being the fifth generation to hold membership in this church, since its organization in 1812, her great-grandfather having been a charter member and its first deacon. Has been loyal in her church work, having membership in its various organizations, and teacher and superintendent for some years in the Primary Department of the Sunday school. Has been superintendent of Sunbeam work for State of North Carolina, a position she has held continuously since a schoolgirl.

For some years has prepared Sunbeam Program in "Our Mission Fields" (now Royal Service). Edited Young People's Department in Home and Foreign Field; at request of Sunday School Board wrote "Teacher's Book," for first year primary in graded series.

The Hebrew economy was in advance of anything that has thus far characterized our churches. The Levites, set apart to the service of the sanctuary, were provided for on a magnificent scale. Having no proper inheritance among the children of Israel, they nevertheless were assured from any possible want from cradle to grave, and their widows and orphans after them. The abundant tithes and offerings, the levitical cities and their suburbs, and the sacredness of their calling, assured to all those who stood before the Lord to minister to Him, the most ample, continuous and unfailing supply of all their wants.

II.

Num. 18: 24. *But the tithes of the children of Israel, which they offer as an heave offering unto the Lord, I HAVE GIVEN TO THE LEVITES to inherit; therefore I have said unto them, among the children of Israel they shall have no inheritance.*

The veteran is entitled to rest, even when his strength remains. The tenderest of care should be his when his strength has gone with his years.

III.

Num. 35: 2. *Command the children of Israel, that they give unto the Levites of the inheritance of their possession cities to dwell in; and ye shall give also unto the Levites suburbs for the cities around about them.*

There are men who see to it that even the aged, worn-out beast of burden is provided for. Shall we be found less considerate of human beings?

IV.

Deut. 12: 19. *Take heed to thyself that thou forsake not the Levite as long as thou livest upon the earth.*

Shall we pension the soldier, and fail to provide for the preacher?

V.

Deut. 14: 27. *And the Levite that is within thy gates; thou shall not forsake him; for he hath no part nor inheritance with thee.*

Queen Elizabeth requested a merchant to go abroad on her service, and when he mentioned that his own business would be ruined, she replied, "You mind my business and I will mind yours."

VI.

1 Cor. 9:13, 14. *Do you not know that they which minister about holy things live of the things of the temple? And they which wait at the altar are partakers with the altar? Even so hath the Lord ordained that they which preach the gospel should live of the gospel.*

We believe God never meant the place of a minister to be ordinarily one of ample means or elegant luxury; but He does mean that no minister should be entangled in affairs of this life; and to prevent this, it is more important than any other one thing to assure every servant of God that, whatever self-denial may be incident to the days of his actual and active labor, when the day of work is over he shall not suffer want for the necessities of life; or, if prematurely called hence, shall not leave a wife and children to be cast on the charity of the very church he has self-denyingly served.

VII.

1 Tim. 5: 18. *For the Scripture saith, Thou shalt not muzzle the ox that treadeth out the corn. And, The laborer is worthy of his reward.*

Many a man of the world would provide for a faithful old dog or the family horse better than the churches provide for those who have served their Master and humanity faithfully until infirmity beset them.

VIII

Prov. 3: 27. *Withhold not good from them to whom it is due, when it is in the power of thine hand to do it.*

To neglect anyone who needs our help is to neglect Christ Himself.

IX

Matt. 26: 6, 7. *Now when Jesus was in Bethany in the house of Simon the leper, there came unto him a woman having an ALABASTER BOX of very precious ointment, and poured it on his head.*

Do not keep the alabaster boxes of your love and tenderness sealed until your friends are dead. Fill their lives with its sweetness. Speak approving, cheering words while their hearts can be thrilled and made happier by them. The kind things you mean to say when they are gone, say before they go. The flowers you mean to send for their coffins, send to brighten and sweeten their homes.

THE RETIRED MINISTER AND THE HONOR OF THE CHURCH

DR. J. M. DAWSON,

Pastor First Baptist Church, Waco, Texas

IT must be confessed that if the churches have been derelict in the care of their ministers it is due in some degree to the sin of omission on the part of their pastors. These preachers have not declared the whole counsel of God, but out of false modesty have neglected to press what the Scriptures teach about ministerial support. An examination of the files of the leading religious journals of any great library will reveal the fact that in fifty years there

has scarcely been the slightest mention of this subject by ministers themselves. How many sermons has any one ever heard on the subject?

Laymen have sometimes been stirred to the quick in conscience and have spoken out, but even they have not always been mindful of the situation. It has been left chiefly to the secular press, in recognition of social justice, to urge this matter. Right well has it done so in some instances as this quotation from the Literary Digest of August 31, 1918, under title of "The Laborer Is Worthy of His Hire," will strikingly show:

"The standing record of clergymen's salaries throughout this great rich nation is a pitiful shame, and belies the real heart and fairness of the American people. The average salary of clergymen in ten of the largest denominations is only \$793 a year. What trade or business would tolerate such a condition? The minister of your church is a human being like the rest of us, and he is feeling the pressure of the increased cost of living just as we do. But no government decree has raised his salary. No corporation or trade union stands back of him. He does not go on a strike. He simply trusts his people and works faithfully for them seven days a week and many nights, and struggles to look respectable, and pay his bills, and perform the miracles expected of him, often for less than the salary of the young girl stenographer, who teaches in his Sunday school, or the wages of the man who lays the sidewalk in front of his church."

While there are excellent exceptions, yet it is a fact that in the average parsonage poverty smites the most delicate spirits and deprivation curtails the most meritorious talent, and hedges the most self-abnegating lives lived anywhere on this earth. They live "for the well-being of mankind." If our ministers could be assured from the biting pinch of poverty by a moderate pension at the end of honorable service it would take away the most harassing worries, it



JOSEPH MARTIN DAWSON

Joseph Martin Dawson was born June 21, 1879, in Ellis County, near Waxahachie, Texas. His father was Martin J. and mother Laura F. Dawson.

Educated in the public schools of Italy, Texas, and Baylor University. From Baylor, he holds two degrees, A. B. and D. D.

Ordained to the ministry in 1900 by the First Baptist Church of Waco.

Established Baylor Lariat and Western Evangel, also South-western Theological Review; editor of Baylor Round-up and Baptist Standard.

Has been pastor of following churches: First Church, Hillsboro, 1908-12; First Church, Temple, 1912-14; now pastor First Church, Waco, since 1914.

He married Miss Willie Turner of Dallas in 1908, and to this union there have been born five children, Alice Elizabeth, Leighton Brooks, Joseph Turner, Ralph Matthew, and Donna Booch.

Member of the Home Mission Board; Texas State Executive Board; Board of Trustees, Baylor University, and Board of Trustees of Baptist Standard; Board of Trustees of Central Texas Baptist Sanitarium.

would increase the efficiency of those who thus labor, and undoubtedly it would assist in "calling out the called."

Certain orders of the Catholic priesthood once took the vow of absolute poverty, becoming mendicants and supplicants. But who among us will say this is Scriptural or desirable? If it is to be followed practically by non-support or inadequate provision, will it not finally entail celibacy among preachers or else inevitable disgrace in the attempt to care for a family?

It is said Francis of Assisi loved a rare and radiant young woman, but in choosing the life of a monk gave up marriage. One night when the snow was deep on the ground his companions saw him rise and go out into the garden and construct snow images of wife and children. For an hour he sat in ecstasy of contemplation of the joys of companionship and love of family. Then remembering his vow he arose, kissed the cold images a reverent farewell and went sadly back to the cloister.

This scene must be re-enacted or ministers with families must face disgrace unless the churches supply provisions of support for these servants. A discredited ministry means the lowering of the whole tone of Christianity, and a consequent arrest of its conquering march.

In the fields of soldiery and seamanship, civil service, art, science, and literature, society has been granting pensions to its disabled or superannuated servants ever since the Roman era. More recently the teaching profession has received attention at this point, especially in America where the Carnegie Foundation and more lately the Rockefeller Foundation have emphasized this great philanthropy. The provision has been made from the motive of gratitude for the great service rendered, with the motive of in part compensating for the low salaries received during the period of service, from the motive of promoting efficiency, and with the purpose of attracting desirable workers into these fields.

If ever these motives were in force with respect to the men of any calling, surely they should be operative in the case of the ministry. But we do not need to find an argument in history and experience. The Scriptures themselves, the very law of the minister's calling, by clear, explicit statement, and also by inescapable inference put the duty of caring for disabled and superannuated servants of the most High definitely on the churches.

Nor do the Scriptures make the provisions for the minister's support an option or a grace; they make it a matter of honor. The seventy sent forth by the Master were not to be craven before the inhospitable. Paul, working as a pioneer in the establishment of the new faith, voluntarily renounced his personal rights, but stoutly made duty plain to the churches and carefully instructed the young preachers as to what they might expect from the churches.

"If any provide not for his own, specially for those of his own household, he hath denied the faith and is worse than an infidel." (I Timothy 5:8.) The principle here enunciated, though applied to the families of dependent servants of the church, I think will apply to the church as a whole. Such provision is a matter of Christian honor. To fail of it brings the church to practice a denial of the faith in its fundamental principles and to appear in the light of having less gratitude and a smaller sense of justice than unbelievers in their attitude toward those who have served well or unselfishly in secular callings. Christianity is thus reproached, discredited and suffers terribly.

The annuity plan reflects great honor upon the denomination. It proposes to take over the proper care of our disabled or aged ministers from alien foundations or from the state and to look after our own household. It is relieved from the unwisdom of a free pension system which in its operation by the nation in reference to soldiers in other days was little short of scandalous, certainly open to

severe criticism. It secures the active, self-respecting coöperation of those who are to be beneficiaries, a thing quite indispensable. It is a generous provision, expressive of justice, wisdom, love and gratitude. It is a destiny-determining plan. God speed it and make it glorious in the sight of men!

THE PASTOR DOING BUSINESS ON THE SIDE

DR. L. R. SCARBOROUGH

President Southwestern Baptist Theological Seminary

IT is very clearly taught in the Word of God that one called to preach should give himself entirely to the work of the ministry, and should not be hampered by outside secular and worldly matters. For the preacher to give himself over in full separation and consecration to the tasks of the Kingdom of God is far better in every way. If he has secular matters on his hands to divide his time and demands to tax his energy and strength, it is evident that he will give that much less time to the work of his higher calling.

Money making for the ministry is demoralizing on his physical, mental and spiritual power. He cannot study as he should. He will get mixed up and involved in worldly matters in such a way as greatly to hinder his testimony and limit his power. The work of the ministry is itself taxing and demands the full limit strength of every man called into this service. I am sure that in most every case where a man is called to preach it is his deep purpose and constant hunger of soul to give himself entirely to the ministry. It is not by choice that many ministers go into side issues to make money. The great mass of the ministry is free from worldly motives and purposes in this matter. In most instances where they have gone into side issues to make money outside of the ministry, they have been compelled by financial reasons against their wills to do so.

They have felt the necessity for looking after their families, preserving their integrity, and having money to use in the Kingdom of God. This is true in most cases.

The facts are that preachers, considering their experience in business affairs and the limited amount of money they handle, and the time they give to secular concerns, are the best business men in the world. The salaries of the ministry has the lowest average of almost any vocation among men. The average preacher's salary, even in these times of high prices, is less than other callings, and yet most of them have large families. Most of them give more than other men proportionately. They are compelled to dress as well as the average, or above the average, in their congregations. The facts are that on these small salaries the ministry have as well educated children, as well dressed families, as good average of domestic provision, are as honest, meet their obligations as promptly, and take care of their name as well, if not better, than most men. Nearly all of them live sacrificial lives. There is very little extravagance found in the homes of the ministers. They give to every cause. They do their best to educate their children and give them a good start in the world. It is a marvel of economy and business sense how the ministry bear their responsibilities, do the work they do, turn out as well educated children as they do, pay their debts as promptly as they do—in view of their small salaries. All honor is here paid to the honesty, integrity, economy, sacrificial spirit and heroic, consecrated living on the part of the great mass of the gospel ministry.

There are three general causes which lead ministers either into dishonesty or failure to pay their debts, or into money-making schemes on the side:

1. The money heart. Some preachers because of fascinating booms in various speculating business enterprises: because of the many schemes for getting rich quick prevalent throughout the land; because of their association with



LEE RUTLAND SCARBOROUGH

Lee Rutland Scarborough was born in Colfax, La., July 4, 1870, the son of George W. and Martha Elizabeth (Rutland) Scarborough. The early days of his life were spent on a ranch in Texas. He received his education from Baylor University, graduating in 1892, with the degree of A. B.; Yale University, 1896, A. B.; student of Southern Baptist Theological Seminary, Louisville, 1899-1900; degree of D. D. conferred upon him by Baylor University, 1908; member of Phi Beta Kappa.

Doctor Scarborough married Miss Mary Warren of Abilene, February 4, 1900. He was ordained to the ministry in 1896. He was pastor of the First Church, Cameron, from 1896-99; the First Church, Abilene, 1901-8; was teacher in the Southwestern Baptist Theological Seminary from 1908-15; and has been president of this great institution since 1915. He is known throughout the South in raising money for our denominational institutions. He has collected funds for the erection of two large buildings for Simmons College, Abilene, and for two buildings for the seminary. He was the general director for the Baptist 75 Million Campaign, and under his leadership Southern Baptists subscribed over \$90,000,000.

He is a member of the Executive Board of Missions and Education of the Baptist Convention; a trustee of Simmons College; member of the Board of Directors of the Baptist Standard. Doctor Scarborough is the author of the following books: "Recruits for World Conquest" and "With Christ After the Lost."

some good friend who is successful in business and desires the minister to make some money on the side and leads him into some speculation, thus getting the preacher tied up in the world's ways; the money heart grows and he goes further into business. The money heart is a dangerous possession for the minister. In almost every case where the preacher has been addicted to the money-loving spirit and has indulged his ambitions, he has gone down and down out of the ministry and has failed in business. The shipwrecks along this line are tragic indeed.

2. Another cause, not very prevalent among the ministry, for side lines of money-making is an extravagant family. Some have married women who have been accustomed to luxury and have known nothing of the sacrifices of the minister's home, and when she comes into his home she finds that economy and sacrifice are necessary to make ends meet; this she does not know how to do and sometimes, with a restless spirit, resents the demands on her. Sooner or later, she will bring the preacher helplessly in debt, or crowd him into business life. There are a great many ministerial scrap-heaps made from this cause. God pity the preacher who is mismatched in his domestic relationship.

3. But the main and most prevalent cause for side lines in the ministry and for the charges of ministerial dishonesty is found in the poor and inadequate compensation given to preachers in the service of God. This is one of the tragedies of tragedies, that preachers are so meagerly paid for the services they render. Their contribution for mighty civilization and constructive work in the upbuilding of the world is immeasurable and incalculable, and yet they are the poorest paid men in the active service of humanity. High standards of education and morals, and comfortable living are demanded of them. Unless they spend years in extensive preparation and study, and unless they dress and keep up their families at a good high

average, the people do not want them as pastors and workers, and yet the salaries they pay them are very poor. In almost every case of ministerial defalcation, or where preachers have gone into secular business, if traced back to the original cause it will be found that poor and inadequate salaries have been the cause. This matter should be remedied. Preachers should be better paid and more promptly paid, so as to relieve the necessity for many of them going into side lines of secular work in order that they may give their entire time to the work of the gospel ministry. It is a matter of great joy that the attention of the people is being called to this matter now and movements are on foot to remedy it. The world will never know how much it lost in keeping the Apostle Paul from wasting his time in tent-making, and preventing tens of thousands of noble ministers from having to farm or do other things on the side to take care of their families. The loss to Christianity is unspeakable and immeasurable.

The ministry should have an adequate compensation for the following reasons:

1. That they may properly support their families and educate their children.

2. That they may have full time for study and preparation without the worry and anxiety of financial pressure.

3. That they may be able to supply themselves with books, magazines, and expenses to get the advantage of inspirational and educational gatherings and conferences.

4. That they may have sufficient above their expenses to give to the Lord's cause proportionately and satisfactorily. They need to have room to develop the liberal spirit and properly lead their people.

5. In order to have money to pay life insurance and save up a little fund for the rainy day and for old age. Of course this fund should be wisely and carefully used and husbanded. The preacher as much as anybody else is

entitled to a compensation to keep him from the poorhouse and starvation and the embarrassments and limitations of poverty in his old age. The cause of Christianity will suffer through the limitations of its ministerial leadership until an adequate arrangement has been made to provide for the above supplies for the ministry.

It is exceedingly dangerous for a preacher to go into any sort of secular business where his time and attention and heart will be divided and his testimony crippled. If he goes into any form of speculative business he is headed toward the rocks. If he goes into secular work his ministry will be crippled. It will show in his prayer, in his preaching, in his Kingdom programs, and will tremendously tell in his power with God. If he speculates, sooner or later he will go on the rocks and in the scrap-heap, and in most cases he will carry down with him the business in which he goes. Considering the history of the ministry, it looks as if God will not let a called minister succeed in business life. The exceptions are rare and far between. The demonstrations of this fact are many and tragical. The preacher should stay out of all business except that of the Lord Jesus, and the churches and the denomination should see that he has an adequate compensation while he attends to the Lord's business. "The laborer is worthy of his hire" is the outstanding statement of God concerning the ministry. Until the ministry is paid an adequate compensation, Christ's people should provide a fund for the aged and infirm preachers. The ministry and the laymen in the churches should throw themselves full length in providing a large and worthy fund for the care of preachers who have worn themselves out on poor compensation in the service of God. They are worthy. Their families are left helpless in want and thrown on the charity of the world. The Government provides for the men who fight its battles, and Christ's cause should take care of the men who fight the battles of Christianity. We

should set up such a worthy fund as to relieve the young and middle-aged ministers from the awful nightmare of fear of an old age in helpless poverty. From the day a man surrenders to preach he ought to be encouraged by the fact that his people appreciate him and love him and will reward his sacrifices and unselfish life by some adequate provision for him when he is old, or if he falls cripple and infirm before the battle ends. There ought not to be any just reason for any minister consecrated and called, to enter any side lines to make money. God's plan is that His minister be adequately compensated while he serves and comfortably cared for when he is helpless. The people who do not live up to God's program sin against God and the ministry.

THE PREACHER'S GETHSEMANE

DR. ALBERT R. BOND

Editorial Secretary, Education Board, Southern Baptist
Convention

THE shadows of the olive trees fell over the heart of the Nazarene. A quiet prayer-hour was sought, but the experience brought to Him who prayed agony of soul. Beaded blood stood on face to show how deep was the distress of soul.

The Master Preacher had come to his shadows. The preacher of every generation may follow in his steps. Many really come to share with Him a similar dark hour.

Gethsemane was the supreme soul-hour of the Master Preacher. His victory was won in self-dedication to the will of God that might lead to utter self-giving. Worn with the struggle of the years, faithful in the delivery of the searching and life-inviting message, finished with the mission of the messenger of truth, the preacher may face



ALBERT RICHMOND BOND

Albert Richmond Bond was born in Wilson County, Tennessee, March 9, 1874. His parents are James Houston and Mary Cason Bond. Both lines of ancestry were pioneers in the Baptist life of Tennessee. From the age of three he was reared in Nashville, Tennessee. He attended the city public schools, graduating from the high school in 1892. He entered the University of Nashville, Peabody College, and received the degrees of B. A. and M. A. in 1895. He has the distinction of being the only student to receive the bachelor and master's degrees at the same time. He spent three years at the Southern Baptist Theological Seminary, Louisville, Kentucky, receiving in 1898 the degree of Th.M., having also taken five post-graduate studies. He served one year as department editor and one year as editor-in-chief of the Seminary Magazine. In 1919 he received the degree of D. D. from the University of Florence, Alabama.

On December 20, 1898, he was married to Ruth Pugh, of Clarksville, Tennessee, who was graduated with the degree of B. A., from the University of Nashville, Peabody College, in 1895, and who taught English literature in high schools until her marriage. Mrs. Bond was a frequent contributor to religious periodicals and also published several Bible study handbooks. She died June 6, 1914. Of this marriage was born a son, Richmond Pugh Bond, who, having completed the course at the Wallace Preparatory School for Boys, entered Vanderbilt University, from which he received the B. A. degree in June, 1920. He will receive his M. A. degree from Harvard University in June, 1921, having made English his specialty.

Doctor Bond was ordained in 1895 by the Central Baptist Church, Nashville, of which Dr. Geo. A. Lofton was pastor. In the ordaining council were, among others, Drs. Geo. A. Lofton, J. M. Frost, I. J. Van Ness, John O. Rust, A. J. Barton.

He has been pastor of the following churches: Magnolia, Brookhaven, Clarksdale, Aberdeen, Mississippi; West Point, Marietta, Georgia; Price Hill, Cincinnati; Pembroke, Kentucky; and Franklin, Tennessee.

Upon the death of Dr. E. E. Folk, he became editor of the Baptist and Reflector, Nashville, May 1, 1917, continuing as such until May 1, 1920. On August 1, he became editorial secretary of the Education Board, Southern Baptist Convention, Birmingham, Alabama.

Author of "The Master Preacher—A Study of the Homiletics of Jesus," published in 1911. This is the pioneer book in this particular field. He has also been for years a frequent contributor to the various religious periodicals of Southern Baptists.

the time when he no longer has the ministries of grace because of his broken health or shoulders bowed with the weight of the years. To him such an hour is a real Gethsemane, and fortunate indeed is he who in this supreme soul-crisis can follow the Master Preacher in saying "not my will, but thine, O God, be done."

"Into the woods my Master went," led by the Spirit who should give him an experience of unreached loneliness. He had come to his own and found unwelcome hearts. He had brought to the Garden His inner circle of His trusted friends only to find that they failed Him. He walked in the appointed path of a great task, alone and lonely. Often misunderstood, rarely appreciated for his true worth, the preacher of today, as the preacher of yesterday, walks the path of duty with a heart of loneliness. He comes at last to the end of his way often discouraged, but yet holding a victorious faith, conscious that he has done well, though in a limited way, a great task. His future may be thick with the shadows of the Calvary because of his infirm figure or his disease-broken body. Like sleeping friends of the Garden, those whom he had guided to the Christ and to whom he had ministered in holy things have ears too dull to hear his needs and eyes beholden to his wants. Poor servant of God, isolated by his misfortune unto a loneliness that is not broken.

The Master Preacher rode the crest of the tidal wave of popular favor. Widespread enthusiasm had sought to diadem him with Israel's glory, but that was before he had come to the Garden. He now finds the bitter opposition of foes reaching its climax in the hour-near betrayal at the hands of a former friend and will soon discover that not even the most boastful will walk as a companion to his misfortune. In such a story one feels that he is telling afresh the tragedy of many a preacher. Gone are the crowds that once lingered to catch his words of wisdom and grace, departed and departing are those who were once eager to

supply every physical comfort—the preacher turns backward his gaze to have his present tragedy remind him of departed glories.

Entitled to the riches of heaven, the Master Preacher borrowed even his night shelter. He came to his end with no heritage to leave but that of his life-giving power. The preacher of today, as of yesterday, often comes to his embittered end with no heritage of lands and goods for the child of his life, but with only the heritage of spiritual riches. Disabled in body or infirm of age, he becomes almost an object of unwilling charity from those who have benefited by the sacrifice of his years. Southern Baptists must blush with shame at each recollection of how they have left the heroes of faith to suffer the indignities of near-starvation. There has been no sufficient provision to care for him who was bound by an unwritten custom to the law of poverty. At last an awakening conscience begins to stir among us and we are reaching out to the shelf-placed preacher, aged and infirm, or young and broken-down, with hands that assure a respectable support for the declining years.

NOT CHARITY, BUT DEBT

DR. W. W. LANDRUM

Professor of Philosophy, Bethel College

“But let him that is taught in the word communicate unto him that teacheth in all good things.”—Gal. 6:6.

IT is lawful to learn even from an enemy. Ours was an enemy shrewd, plausible, but keen and cutting, who a few years ago wrote an article entitled “The Great American Cheap Sect.” It appeared in a popular magazine. Under the thin guise of compliment for our economy, it stigmatized our parsimony as a denomination.



WILLIAM WARREN LANDRUM

William Warren Landrum, A. D., D. D., LL.D., was born in Macon, Georgia, January 18, 1853; son of Rev. Dr. Sylvanus and Lizzie Warren Landrum; baptized in First Church, Savannah, Georgia, March 25, 1866. Educated at Mercer University, Macon, Georgia, and graduated from Brown University, Providence, Rhode Island, in 1872. Passed two years in the Southern Baptist Theological Seminary, then located at Greenville, South Carolina.

Twice married. First wife, Ida Louise Dunster, descendant in eighth generation of Henry Dunster, first president of Harvard University. Second wife, Lottie Baylor, only daughter of Gen. W. S. H. Baylor, killed in second battle of Manassas. Six living children, all of whom were baptized before twelve years of age.

Ordained in May, 1874, at Jefferson, Texas, during sessions of the Southern Baptist Convention. Ordination sermon preached by John A. Broadus. The ordaining presbytery consisted of John A. Broadus, H. Allen Tupper, William Carey Crane, William Williams, D. G. Daniel, and Sylvanus Landrum.

First pastorate at First Church, Shreveport, Louisiana; after two years, called to First Church, Augusta, Georgia, thence to Second Church, Richmond, Virginia; from there to First Church, Atlanta, Georgia. During a ministry of less than thirteen years this church colonized four times and five houses of worship were erected, including the present noble structure of the First Church. Following this pastorate, Broadway Church, Louisville, Kentucky. At present pastor of Russellville, Kentucky, Church, and professor of philosophy in Bethel College.

Degrees conferred, D. D., by Washington Lee University, and also by Brown University; LL.D., by University of Georgia.

Member of Foreign Mission Board ten years; member and one-time president of Home Mission Board; now member of Education Board and of the Executive Board of the General Association of Kentucky; president of Baptist Historical Society of Kentucky; trustee, Georgetown College; first vice-president of Board of Trustees of Southern Baptist Theological Seminary; member Board of Directors of Western Recorder; member of Executive Committee of the Baptist World Alliance. Is a member of the patriotic organization, Sons of American Revolution, being the great-grandson of Rev. Miller Bledsoe, an officer of the Revolution and a pioneer Baptist preacher in Georgia after the Revolution.

In a diplomatic diatribe the writer made these points: Baptists are the great American cheap sect. Mark how they do a big business on a small capital, getting large returns on a minimum outlay.

They form churches on cheapness in numbers. Two or three persons, when no more are available, may constitute themselves into a church and declare themselves sovereign and independent, fully competent to carry on the multi-form work of the Kingdom of God on earth. Baptists conduct worship on cheapness in the matter of time. Once-a-month preaching is sufficient. They build houses of worship out of logs or a few boards. Often a church lives for years with no building of its own. They claim the charity of the state, using a courthouse or public school building. In some instances a church joins in with a Masonic lodge, the lodge meeting on the upper floor and the church on the lower of a two-story building erected by funds contributed by both bodies.

Most stress was laid in the article referred to on the cheapness in supporting the ministry. Statistics and financial tables were exhibited showing that each one of the large American denominations surpassed the Baptists in the amount of salaries paid to pastors.

The writer alleged that he was not caricaturing our people. Instead he was inveighing against extravagance in religion. His design was to show that in a free country like ours, the support of religion, on the part of a great popular body of Christians, may be reduced to the lowest possible terms without lessening evangelistic efficiency or making fewer the number of converts. Spiritual blessings, inexpressibly worthful, both here and hereafter, and therefore to be sought first of all, may be left by the American people in the hands of the Baptists who offer as good a gospel as any with the advantage of small demand on one's purse. Why not all Americans be Baptists with their individualism and democracy and save money?

Our anonymous friend the enemy was the victim of mercenary morality or something worse. Whatever he meant to do, he failed not to sting the Baptist pride of some of us with acid criticism.

Are we willing to be the great American cheap sect? Is the cheapest the best in religion or anything else?

If, for reasons our enemy recites, we are the great American cheap sect, how came we to be such? Everything must be understood in the light of its history. Ours is a spiritual religion. We do not intend to use material means for its dissemination except in complete subordination to spiritual aims and ends. Our American Baptist fathers, like our Master, being poor, naturally gave the larger share of their ministry to the poor. Soul liberty, like political freedom, in its last analysis, is the sweat of the poor and the blood of the brave. Another reason grew out of our doctrine of voluntarism. Other denominations enjoyed state aid. Their ministers were paid out of funds raised by taxation. Our fathers denounced this un-Christian alliance of Church and State. Our ministers refused salaries, even if given voluntarily by church members, for fear of being classed with hireling preachers.

One of my great grandfathers, who expressed his religious and political creed in the slogan, "I believe in a Church without a bishop and a State without a king," while ministering in Georgia after the Revolution, received as a salary, his descendants are proud to say, only a peck of persimmons, with the privilege of gathering them himself whenever he might please. Any offer of salary he would have resented as an insult.

He was not exceptional, but one of many like-minded men of God. They preached with enthusiasm and for the love of it and found themselves. They farmed for bread and meat. They were carpenters and mechanics. They taught school. They practiced medicine. They held civil office. In a number of ways these men, heroically illus-

trating devotion to free gospel and unselfish service, supported themselves and their families while ministering to a pioneer and poverty-stricken people. Naturally enough the people were pleased with the arrangement and wished it continued. And for those times it was not a bad arrangement, but one to excite our commendation and admiration.

Principles are unchanging, our Baptist principles especially so. Whatsoever is new is not true, and whatsoever is true is not new in Baptist principles. On the other hand, the application of principles changes with changed conditions. The apostle Paul sometimes worked at tent making and declined compensation for his services. At other times he rejoices in the liberality of the church at Philippi. May I be allowed to say without indelicacy that when I resisted, as I did most strenuously, a call to the ministry, it was chiefly on the ground of my unwillingness to receive a salary. The objection beat in my blood perhaps. The thought of receiving pecuniary compensation for my services was abhorrent to me. Why could I not preach and practice law as one of my grand-uncles did? It cost me a struggle to yield my objection. And I did so only when it became clear after suitable observation and reflection that an unpaid ministry today is an unappreciated ministry, usually but not always an ineffective ministry, and a minister while engaged in so-called secular pursuits more likely to be despised as a money lover than one who gets a salary. It was proved that those ministers who gave themselves for all their time to their calling and were supported by their churches were not after the loaves and fishes. They were consecrated. They were self-sacrificing. They were generous. They were utterly unworldly in their ambitions. And they were never paid enough to tempt them to hoarding or luxury. As a rule they were given far less by the churches than they could command in some other vocation. In a word, their financial condi-

tion affords no such conditions of comfort and independence as their forbears enjoyed living on farms not infrequently worked by slave labor.

To a limited but growing number, at all events, our churches are persuaded of the value and profit to themselves of a fairly well supported pastorate. Whatever may have been justifiable in the past, our present-day enlightened congregations are slow to elect the doctor-preacher, the lawyer-preacher, the farmer-preacher, the insurance-agent-preacher, the merchant-at-the-cross-roads-preacher, the student-supply-preacher, or the non-resident traveling preacher, riding one hundred miles or more on Saturday to speak once on Sunday and return home on Monday. A pastor, with the multitudinous duties demanded of him, must be a whole man at his business—the biggest business ever entrusted to a mortal—seven days in the week, four weeks in the month, and twelve months in the year. However, thousands of our churches, it is no exaggeration to say, are not educated to pastoral support. They are languidly contenting themselves, when they are financially able to do much better, with one-fourth of a pastor or one-eighth or one-sixteenth. More's the pity. Once-a-month preaching and non-resident pastors who are contributing to our reputation as the "great American cheap sect," are a big burden the denominational wagon is straining to haul up the hill of progress. Nor is all the fault with the preachers. Possibly far less than half of it.

On the other hand, it is quite true that a few of us in the Baptist ministry always have been well paid, possibly better than we deserve, serving as we have enlightened churches, believing in pastoral support and amply supplying it for years. And yet there is little room, if any, for saving even on the largest salary. One may insure his life. That is about all one can do after meeting all demands.

Alas, there are so many churches while theoretically

maintaining that "the laborer is worthy of his hire," put their pastor's compensation below that of unskilled day laborers in our shops and factories. That pastor may have had long training, embracing four years in a high school, four years in college and three years in a theological seminary, before receiving ordination, and yet, so far as compensation goes, is on a par with an unlettered manual toiler. At a time when the cost of living is going up the pastor's salary is going down because of the decreased purchasing power of the dollar. Meanwhile he must meet all requirements set for one in his calling. He must not go into business "on the side." He must keep up appearances in his social environment. He must educate his children. He must buy books and subscribe to papers and periodicals. He must be a leader in giving to all missionary and benevolent objects besides responding to all the calls of his country and community. Saving for a rainy day or for old age or a fund laid aside for sickness or burial expenses is out of the question. His insurance may have to be given up. When every process of economy has been tried, it too often happens that the unhappy man finds himself in debt. And debt is slavery. A brave and buoyant spirit in such a state is hard to keep up.

Then in his sorest financial straits death comes. A widow and orphans are bereft of support. There is no legacy. There is no insurance. It had to be given up or cashed in to meet living expenses or the boy's or girl's education.

Is the pastor to blame for leaving a penniless family? Had the church no responsibility for that unhappy situation?

Our age is disproving the old slanderous saw to the effect that "republics are ungrateful." Or the other form of misrepresentation that "corporations have no souls." Our country insures the lives of its troops. It pensions its soldiers when helpless from wounds or enfeebled by

old age. The veteran when incapable of rendering service is held in high honor. Cities are following America's example. In my own city we pension the veterans of our police force and fire department. Corporations employing for years on meager salaries faithful servants are providing for them when their earning power is over. It is understood that all employing organizations admit that, acting on the law of supply and demand, they compel their agents and workmen to live on a minimum income. They secure their helpers on the lowest practical terms.

And this rule obtains among the churches. They do not encourage extravagance in the ministry. Far from it. Indeed, some churches have been suspected of choosing a pastor because of the smallness of his family, thereby disclosing a possible kinship to Herod, who ordered the massacre of the innocents of Bethlehem. It is gratifying to know that all over the South the outlook brightens. More and more the churches are advancing in their demands for an educated and "all-time" ministry. Is it not reasonable, therefore, to expect a quickened interest in supplying the ministry with conditions essential to the support and efficiency of such men? Alas, the churches are not measuring up to reasonable expectations. In as much as they are not doing it and not likely to do it for some decades to come, is it not binding on them to make offerings for a pension fund?

If it be a recognized ethical principle with countries, cities and corporations that faithful servants are not to be suffered to subsist on charity when no longer productive, shall the churches accept a lower standard of obligation and duty? In a word, is the social conscience of organized bodies of believers in Jesus Christ and agents for promoting the Kingdom of God on earth to be less sensitive to gratitude, justice and kindness than that of purely secular organizations? Shall soldiers and officers in the military and civil service of the nation be appreciated and rewarded

while soldiers of the cross, ministers and missionaries, no less if not more heroic, working for years on smaller incomes, be left to languish in want or to fill a pauper's grave?

Such questions arrest attention. They provoke thought. They demand an answer. And it is coming.

Democracies mobilize slowly and Baptist churches are democracies. We have mobilized our missionary forces at no rapid rate, though pioneers in world-wide evangelization under Carey and Judson. We have been tardy in our educational development, though not without men of learning and culture, as early as colonial days. We have been behind others in pastoral support. We are behind today. We must front the facts. And now other Christian bodies are leading us in proper provision for their old, worn-out or disabled preachers. We must awake to the facts. We must sit up and take notice. And we will. At least all those churches affiliated with the Southern Baptist Convention are offered an opportunity to rise to the occasion and meet their obligations. Gradually but surely, and sooner or later generously and even magnificently, our Baptist people of the more consecrated and liberal kind beyond question will rally to the support of this thoroughly Christian cause. The pension fund of three million dollars is coming. Blessed are they who invest in it.

THE MANTLE OF OUR FATHERS

DR. E. C. ROUTH

Editor Baptist Standard

RECENTLY at a denominational conference I heard discussed in a very interesting fashion such vital subjects as Christian Education, Missions, Hospitals, and Orphanages. Inadvertently, not purposely, the speakers omitted

any reference to the veterans of the cross who in other years laid the foundations on which we are now building all of these institutions. Just in front of me sat a man whose hoary head and bowed form reminded me that he was nearing the end of life's journey. Presently the last speaker had concluded his message, the benediction was pronounced, and as this veteran of the cross turned with feeble step into the aisle, I looked into the face of the man who, many years ago, had buried me with Christ in baptism. The memories of the past, long forgotten, were revived, as I clasped the hand of this dear old father in Israel. I remembered the night when, as a timid country lad, standing in the congregation, I heard the prayerful plea of the plain preacher, as he begged men and women, boys and girls, that night, to turn to Christ. I remember how the congregation sang, "I Am Coming to the Cross"—

"I am trusting, Lord in Thee,
Blessed Lamb of Calvary;
Humbly at Thy Cross I bow.
Save me, Jesus; save me now."

I remembered how my wayward heart could no longer resist that invitation, and how a few days later, as I came up out of the waters of a near-by stream, my joyful heart sang with others,

"O happy day that fixed my choice
On thee, my Savior and my God."

Too oft we forget those faithful, heroic veterans of Christ's Gospel who stood between us and eternal death, who as prophets of God cried out, "Turn, turn; why will ye die?" who took our hands and led us into paths of salvation. Surely, no men are more entitled to our gratitude than these men who, hearing the call of Jesus, turned away from friends and earthly store to follow wherever He led. I have just read the story of the call of Elisha.



EUGENE COKE ROUTH

Eugene Coke Routh was born at LaGrange, Texas, November 26, 1874, the son of Joseph Edward and Mary Ellen (Stramler) Routh. He received his education in typical country schools of Texas, the Flatonia High School, and in 1897 was graduated from the University of Texas with the A. B. degree. During one year he was president of the University Y. M. C. A., and is now a member of the Texas State Historical Association. Baylor University conferred the degree of D. D. in 1919.

He was converted in 1891 and was ordained by the San Saba church in 1901. For two years he served as missionary of the Lampasas Baptist Association. From 1903 to 1907 he was pastor of the Lockhart church. In 1907 he served six months in Sweetwater Association as missionary, but returned to South Texas and became editor of the Baptist Visitor, located at San Antonio, which paper later became the South Texas Baptist. This paper was consolidated with Baptist Standard in 1912, and its editor became associate editor of the Standard. When Dr. J. B. Gambrell, editor of the Standard, was elected as corresponding secretary of the Baptist General Convention in 1914, Doctor Routh was elected editor, which position he has since held. He is also a member of the Relief and Annuity Board of the Southern Baptist Convention.

He married Mary M. Wroe of Winchester, Texas, December 20, 1897. To this union there have been born six children: Mary Lucile, Ross Holland, Alice Elizabeth, Porter Wroe, Eugene Copass, and Leila Katherine.

The mantle of Elijah rested upon the young preacher, and he was able to do a great work largely because of the ministry and influence of the prophet of God who lived before him. Can we imagine that Elisha forget Elijah, or that Timothy forgot Paul? We younger preachers may never let a day pass without thinking of the college or seminary where we received our training. Shall we forget these dear old men who either led us to Christ, or, in the first years of our ministry, were faithful companions and counselors?

From them we learn lessons of faith. They were men who believed God, who believed that God heard and answered prayer. They taught us lessons in loyalty, loyalty to the Bible, loyalty to Christ, and to His church. Their devotion to Christ's cause never wavered. We learned from them the meaning of courage. They were not afraid of any perils that might beset their paths. They had no patience with error or sin. They combated deadly heresies, whenever and wherever they dared show themselves. These men knew the meaning of sacrifice. They gave God the first place. They left all to follow Him. How we are indebted to these veterans of the cross for the lessons they taught us of faith, loyalty, courage, sacrifice, patience and love!

Our present-day achievements, in which we glory, were made possible by the labors of our fathers. Their mantles rest upon us. The foundation stones of every Baptist institution in our great State are cemented together with their blood and tears. Surely if any man in the world is to be concerned about and interested in any program that takes care of the veterans of the cross, we younger men, called to be Christ's preachers, should be concerned.

We have about us a great company of laymen, men and women whom God has blessed with material goods, whom He is using in a mighty way to lead others to true conceptions of Kingdom service. They are not to forget

the plain preachers who, years ago, led them out of their selfishness, out of the bondage of sin into the glorious liberty of the Gospel of Christ. But for those faithful preachers of Christ's Gospel, they might still be in the gall of bitterness and the bonds of iniquity. Let not these great business men, these faithful, gentle women, forget the dear old men who as Christ's evangelists led them into a new and glorious world.

I am thinking now of an old man who, in the earlier days, was a great soul-winner. Thousands of lost men and women were led into the light by his messages of hope. The hungry who came to his door turned not away unfed. More than one time he shared the last crumb of bread with a needy man. The sick looked to him for succor, the faint-hearted for cheer, and the sorrowing for comfort. He had little money, because the people thought that souls were hire enough.

The years passed, and the day came when he and his companion of the years sat in the door of a little three-roomed cottage. No children had been spared to comfort them in their declining days. Hope still lived in their hearts. Surely they would not be forsaken. They had given their lives to others. Now others would steady their steps as they trod the path which grew bright as they neared the Perfect Day.

But, somehow, the people had forgotten. Years ago a young farmer had been saved by the Gospel which the faithful man of God preached. He had hundreds of acres of land in cultivation, but he forgot the man who pointed him to the Savior of the world. One day another young man whose sins crushed him with the weight of a world, felt the burden lifted from his troubled soul as, in a quiet hour, the preacher led him to Jesus, who gave rest. He became a great business man who, in the press of matters, forgot the worn-out preacher. The two could wait no longer, and gentle modesty and pride must be put aside

and the appeal sent to the denomination. Somehow, nearly everybody else had forgotten them and their comrades, who had thought not of themselves, but of others. Nobody on earth ever knew how in the lonely hours they suffered, yet rejoiced, as there abode with them One whose grace alone could sustain. This is the experience not of one man, but of many, for whose support and comfort in their last days on earth Southern Baptists with millions of dollars entrusted to them by the Giver of all good gifts are joyfully and generously to make their offering.

V

BY-PRODUCTS OF THE MOVEMENT

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"His form is tottering and bowed,
His aged hands have lost their skill;
But like the moon within a cloud
A hidden light his soul doth fill.

"It shineth through his careworn face,
And o'er his sordid garb it flings
The viewless mantle of a grace
Not found in palaces of kings.

"On journeys high his spirit fares,
In realms of sunless light is free;
The triumph of the saints he shares,
He stands beside the crystal sea.

"He hears the mystic anthem tone;
He mingles with the tearless throng
Who meet before the great white throne;
His voice uplifts the wedding song."

—*Selected.*



VICTOR IRVINE MASTERS

Dr. Victor Irvine Masters was born in Anderson County, South Carolina, March 4, 1867. He is the son of Priestly A. and Martha Amelia (Burris) Masters. He took the A. B. degree from Furman University, 1888; A. M., from Furman in 1889, and D. D. in 1913; Th.M. from Southern Baptist Theological Seminary in 1893. He married Lois Eunice Wickliffe of Anderson, South Carolina, July 19, 1893; was ordained to the Baptist ministry in 1889. Has been pastor of the Baptist Church, Rock Hill, South Carolina; Pocahontas, Virginia, 1894-6; associate editor Baptist Courier, Greenville, South Carolina, 1896-1905; editor and owner of Baptist Press, 1905-7; associate editor Religious Herald, Richmond, Virginia, 1908-9; educational secretary and superintendent of publicity of Southern Baptist Home Mission Board, Atlanta, Georgia, 1909-21, and in 1921 became editor of the Western Recorder, Louisville; editor of the Home Field, 1909-17.

Doctor Masters is known as a vigorous writer and among his publications are: "The Home Mission Task," "Baptist Home Missions," "Baptist Missions in the South," "Country Church in the South," "Call of the South," and "Making America Christian."

PASTORAL SUPPORT AND BAPTIST PROGRESS

DR. VICTOR I. MASTERS,
Editor Western Recorder

THERE is evidence that not a few of our churches are increasing the support of the pastor during these days. It is a gratifying omen. It is partly attributable to the glaring need of such increase, and, I think, not a little to the awakening which has come to many churches in connection with our 75 Million Campaign. Hundreds of them that had been giving only a few hundred dollars to all objects woke up to realize that it was actually possible to give thousands of dollars without hurting themselves at all.

The religious census of 1906 figured the salary of the pastor in terms of the average amount given by each church, not of the amount received by each pastor. The result in the 1906 census was that Southern Baptists were put down as giving an average salary of only \$367. There are reasons to believe that this average was too small. But the facts were bad enough.

The 1916 religious census undertook to get reports from pastors on this subject. They received too few replies from Southern Baptist preachers for their estimate to be conclusive. But it is at least suggestive. Replies came from 5,143 of our preachers. Of these 2,434, who were engaged exclusively in pastoral work, reported an average salary of \$1,072. There were 1,767 other pastors who did other work in addition to their pastoral service and 942 who did no pastoral work. It was found that more than 1,000 of the Baptist ministers who reported were engaged in farming occupations. To be exact, twenty per cent of the number who reported were farmers. In this respect they far outclassed any other denomination. Southern Methodists, who are in the same field, reported only twenty-one farmers.

Unfortunately there is no source from which exact information can be had as to the average salary our ministers receive. The figures of the religious census above are about the best to be had. But to make the average given in the census we must include hundreds of rural preachers who are still receiving much less than \$1,000 and who are compelled either to farm or pursue some other calling in order to support their families.

Our own statistics in the Southern Convention minutes for 1919 show that \$12,900,000 was contributed to home purposes. This includes the salaries of the pastors, which are the larger part of the amount, but there is no way to estimate exactly what part of the amount is creditable to salaries. There are approximately 9,000 preachers in the Southern Baptist Convention who are doing at least some pastoral work, though perhaps nearly 2,000 are only engaged for part of the time. If \$10,000,000 of the amount contributed to home purposes is credited to salaries, the average salary would be about \$1,100. This conforms fairly well to the census estimate and we may take it as an authoritative basis for our deductions.

While I am dealing with figures, suppose the reader allow me to set down here some figures about the probable cost of living for a minister with his wife and, we will say, three children. This cost will be more impressive if we shall use figures which shall represent the minimum on which a home may be run on the closest margin consistent with comfort and wholesome living. Here are the figures:

House rent.....	\$ 400
Cost of supplies.....	400
Maintaining team or car.....	300
Clothing and household goods.....	400
School for children.....	250
Books and Convention trips.....	150
<hr/>	
Total.....	\$1,900

There may be farmers who say that they do not get as much as \$1,900 in cash from their farms. But the items of house rent, maintaining teams and cars, and perhaps three-fourths of the cost of supplies, making a total of \$1,000, will come to the average farmer without the expenditure of a cent in cash money. He owns his home, uses his teams for paying business ends, and raises most of his supplies. The minister will have to expend \$1,000 before the farmer will find it necessary to spend his first dollar. The minister will be no better off with \$1,900 cash than the farmer will be with \$900. Of course these figures will not apply in every case. But they do set forth the average situation. Moreover, Southern farmers as a class will be willing to see and act upon this truth, if we shall present it to them understandingly and sympathetically.

There may be men who are maintaining their families on less than the \$1,900 indicated in the above table. I heard the other day of a preacher's wife who was taking in washing to help pay the family expenses. But it is a serious reflection on our Baptist people in this day of great prosperity if they are willing to have a faithful man preach to them and their people without providing an adequate support for him and his home. It would be no less reflection on them to be willing to have a man preach to them who was not worthy of a full support. But the history of this business with Baptists has been that the support has been too meager ten times where the preacher was unworthy at one.

A rough estimate of the income of Baptists in the South for 1919, which had its source in figures given by Mr. Richard H. Edmonds, showed that our Baptist income was perhaps \$3,400,000,000. If our people would give one-half of one per cent of this amount to the maintenance of Southern Baptist ministers it would make an average salary of about \$1,900 for them. There are indications that about twenty per cent of the Baptist families in the South

are expending approximately \$75,000,000 annually for the gas and upkeep of automobiles, of which machine most of them had never heard twenty years ago, and they have plenty of money for other things they want.

The difference between \$1,900 and the average salary of about \$1,100, represents \$800 which is paid by the preacher for the privilege of preaching Jesus Christ, or else is paid by the labor of his wife and children that he may have that privilege. Baptists are not the only offenders in this respect, but we are just now concerned with Baptists.

It is a standing reproach of American Christianity that it is willing that its spokesmen and servants shall impart their spiritual goods, without in return rendering to these workers a fair and honest support from their own material goods. We are permitted to be grateful for present tokens of improvement. But the improvement is all too slow. The cause of Christ is suffering grievously for lack of the support of pastors, while our people are abundantly able to pay them in a way that will not only provide the merest necessities of life, but shall take good care of them.

In the Relief and Annuity Board at Dallas, Texas, Southern Baptists are rendering a worthy though belated service in preparing to take care of our aged and indigent soldiers of the cross. May the resources of the board rapidly increase! The worthiness of the effort becomes the more apparent when it is considered that by the inclusion at a fair valuation of the services these veterans rendered to the denomination and to the churches for which they did not receive pay, the amount would total many times the \$2,500,000 which it is proposed at this time to raise for the work of the board.

How are we going to increase the number of young men who shall desire to go into the ministry? We shall do it, for one thing, by beginning earnestly to pray the Lord of the harvest to send forth more laborers. We have not done that in our churches very generally or very earnestly. It

would seem that God is shaping things to make us do it, by allowing the ministerial supply to fall off until we shall become awakened anew to our dependence on Him for men who want to preach and who can preach the gospel of salvation.

Besides praying to God, I know of nothing more important for our churches to do, looking to more young men entering the ministry, than to support the preachers they now have. I have not recently heard the thread-bare charge that preachers preach for money. There never was a falser charge. It is the ready expedient of covetous and small souls. As a class, the preachers I know could more than hold their own with the average man to whom they preach, if they should devote their lives to secular pursuits. The only proof I have is that the pioneer preachers in this country were better off than most of the men they preached to. Most of them worked for themselves during the week and preached to the laymen on Sunday. Preachers could do it again by neglecting their proper work, but they ought not and must not. They must give their entire time to the work of the ministry and to shepherding the flock.

When an impressionable Christian boy is considering the choice of his life work, if he sees the churches around him treat their pastors as if they were a class of respectable mendicants, and not men whose work is worthy of definite compensation, even so much as the pay to a Negro plowman in the field, it is not a remarkable thing if he shall get a false and belittling idea of the ministry as a vocation. It would be wonderful if he did not.

There is no room here adequately to show how parsimony in pastoral support is a heritage from the pioneer days. But we have no more right to hold our support of religion down to the simple requirements of the past than we do the money we spend on automobiles, farm machinery and a hundred other devices of our advancing material civilization. The pioneer church largely got along without

pastoral service. The modern church cannot do it, either in country or town or city. If the minister gives his life to his people, and not merely a sermon once a week or once a month, he must be supported. The need in thousands of our churches today is greater for pastoral service than for more preaching, much as more preaching is needed.

What a man does with his money is a fine criterion of what he is in his heart. Multiply this man by the number of men, women and children who make up the membership of a church and the same truth which applies to him as an individual will apply to them all as a body. If they have money for lands and automobiles and pleasures and luxuries, but only a reluctant dole for the man whom they have elected to lead them in spiritual things, and for the causes which he presents, it shows that they are either woefully untaught or woefully barren of spirit.

I have often heard honored Christian men speaking to our Baptist people in the presentation of a dozen or more great and worthy causes, who, in their anxiety to impress their hearers with the greatness of the cause they fostered, sought to show how the support of the particular object presented would react and make everything else go right. That is all very well. There is usually truth in it; sometimes more, sometimes less. But I do not remember ever to have heard a representative of one of the causes fostered by our denomination set forth in his appeals that the manifest point of departure in seeking to support in a large and worthy way the work of Christ everywhere was in a decent support for the pastor, along with a demand for his *life* to be given to teaching and preaching.

Yet our efforts to enlarge our people would normally begin with the obviously-needed tasks at their doors, and there is assuredly no more obviously-needed cause for liberality to which we may invite our people than that of an adequate support of their pastors.

Everything we do, from orphanages to Foreign Mis-

sions, reacts on everything else we do as a spiritual body. But action is greater than reaction. And it is impossible that our churches themselves or our denomination, with all of its largeness and its great outlook, shall ever come to the full realization and manifestation of its vast spiritual competencies, so long as our churches shall stumble over the obvious A B C matter of supporting the men who give their lives to them in the gospel ministry.

I do not know which we need most just now, a better support for our ministers or more young men coming into the ministry. But we need both very much. Shall we not earnestly pray and labor for both?

WHAT CONSTITUTES AN ADEQUATE PASTOR'S SALARY?

MR. J. C. MOSS

I THINK it is clear that the Apostle Paul had no dependent relatives; nowhere in his writings is there hint of personal financial responsibilities. The high cost of living of today would have proven a startlingly novel question to such a wise practicalist as he. Wouldn't you read and re-read his pungent comments on today's situation?

To thousands of his fellow-ministers of today, these times are out of joint; yet adjustment to them must be compassed by the pastor and his family, for the problems rise up more than three times a day.

Teachers and men of like professions are overwhelmed by this same overgrown problem; 143,000 teachers are said to have quit their "life-work" in 1919 to enter more lucrative work. High school boys in Virginia take summer work at Newport News shipyards and earn a higher per diem than their teachers.

Layman, what qualities do you demand must appear in your pastor and family?

May I believe that all these are expected by you: A quick, sound intellect, sympathy and geniality, a broad charity, enthusiasm and aggressiveness, breadth of vision, and the forwardlook, and leadership?

Could *you* maintain such qualities today for long and keep buoyant if you realized that *your* congregation remained indifferent to the evident suffering and cruel sacrifices of *your* family, sacrifices of which *you* bore the burden in addition to the care of your churches?

In order to render the richest services to his community a pastor of today is greatly blessed and heartened if he has a home that is neat and orderly and well equipped, and instant in hospitality; about that home an atmosphere of cheerfulness, of self-culture, of books and papers; from that home neatly-clad children with happy faces hastening to school; that home a daily haven from a heavy day's earnest service to fellowmen; and in that home a helpmeet, comfortable and joyous, busy without harassment at her tasks.

But the pastor must add to these virtues a daily leadership in the crowding "welfare" opportunities of 1920. He must lead with vision and courage; but are these possible if cankering care dwells on the home budget in all its glaring difficulties?

Clearly our today's pastor must have even more than the charming characteristics of Goldsmith's Village Preacher:

"Far other aims his heart had learn'd to prize,
More skilled to raise the wretched than to rise.
Careless their merits or their faults to scan,
His pity gave ere charity began.
Thus to relieve the wretched was his pride,
And even his failings lean'd to Virtue's side;
But in his duty, prompt at every call,
He watch'd and wept, he prayed and felt for all;
He tried each art, reprov'd each dull delay,
Allur'd to brighter worlds, and led the way."



JAMES CALVIN MOSS

James Calvin Moss was born in Lynchburg, Va., on September 22, 1864. He is a graduate of the Lynchburg High School, and is still "an eager student in the University of Books." He has been a member of the First Baptist Church of Lynchburg since 1876, and has been superintendent of the Sunday school for four years; chairman of the board of deacons, seven years; state president of the B. Y. P. U., in its second year; vice-president for six years for Virginia, of the Home Mission Board; moderator of Strawberry Baptist Association; and present member for Virginia on the executive committee of the Southern Baptist Convention; a member for Lynchburg in Virginia State Assembly, house of delegates, 1916-17, and on its continuing commission on Economy and Efficiency. Since 1895 he has been general agent for the Union Central Life Insurance Company.

Radically broader and fuller must be the equipment and daily engagements of today's pastor, and call it unfortunate if you will, it remains true that a vital, most serious consideration to every pastor is the receipt of *an adequate salary*.

The Bureau of Labor recently advised the Congressional Committee that salaries of Government employes in Washington must provide \$1,100 as the minimum on which a single woman could live there in health and decency; that a man and wife and three young children could not get along on less than \$2,250.

Peculiarly irksome to "the servant of all" is it to learn such facts and figures as the following—when compared with what thousands of communities and churches today pay educated teachers and ministers:

On November 9, 1919, the Building Trade Employers' Association, of Manhattan, issued a scale of wages per day, which to twenty-four trades like bricklayers, carpenters, housesmiths, cement masons, stonecutters, lathers, plasterers, electrical workers, painters, plumbers, etc., show an average of \$7.06 per day of eight hours. If you grant they work 250 days in a year there is \$1,765 for a short year's work, *i. e.*, five-sevenths only of a year.

In New York City last year the average wages paid telephone girls was \$842.

What, then—on conservative standards—are the "dollar" needs of a village preacher, wife and three children under age of fifteen?—for this is denominated "the average family."

Our Government's Labor Review for November, 1919, contains the following: *Retail cost for 1919* for an average family, of food, consisting of twenty-two different food articles, total for the year: In Richmond, Va., \$682.61; in Little Rock, Ark., \$707.18; in Atlanta, Ga., \$683.89; in Dallas, Tex., \$720.48. The other cost items for the year 1919 are there also given on retail basis—for an average

family of five, and (omitting scores of items and *including only absolute essentials*) show in Richmond, Va., a total living cost of \$1,464.89.

From this Richmond, Va., total of \$1,464.89 deduct, say, twenty per cent, for lower food costs and house rent in the country, but add \$15 a month for horse and buggy, and you arrive at: Total cost for family of the village or country pastor (minimum), \$1,464 for the necessities.

Now, you at once ask, "How do these pastors' families live on the smaller than \$1,500 salaries paid nowadays?" My answer is, "*I don't know*, but if my pastor was being paid less than \$1,500 in 1920 I'd get busy at once so as to clear my own conscience." All this is said on the assumption that the pastor is giving his whole time to his churches, and thus unable to supplement his salary by farming or other helps.

What will you DO, laymen with a conscience, to abate the fierceness of this storm already beating upon your best friends, the pastor and his family?

"Hard was their lodging, homely was their food,
For all their luxury was doing good."

SAVING VERSUS EFFICIENCY

DR. J. W. VAN CLEVE

THE words which form the title of this paper define a real and vital issue. In the matter of caring for Retired Ministers we are shut up to a choice between two possible solutions. One is to pay the preacher a salary with a liberal surplus above living expenses and then leave him to his own devices. Whether he shall spend his old age in comfort or in penury is to depend wholly upon his own frugality and wisdom. If he fails to save his money and to keep it, then he is left to suffer the consequences of his

neglect, precisely as other shiftless people do. This policy makes a fine superficial show of wisdom and justice, of the distinctly worldly type, but from the higher viewpoint it discloses discouraging gaps. The alternative is to pay the minister a fair working salary, while he is fit for work, and to encourage him to spend his salary for his equipment and development by providing a comfortable pension for his failing years. It is almost the reverse of the other plan in that it makes the future of the minister depend wholly upon his ministerial service.

The time-worn policy of trying to combine these two into a scheme which offers neither sufficient savings nor sufficient church support, and pieces out a little savings from a slender salary, with a little giving from the church later on, cannot be accepted as a real solution. It is a perpetual temporizing without either a rational basis or an adequate result. No solution can be acceptable as final which does not in its general outlines commend itself to the men who are most deeply and directly concerned in it as just and equal. No such conviction of substantial justice can ever be produced by this policy of patchwork. The very attempt to administer such a policy involves us in immediate perplexity over questions concerning relative economic deservings—questions that will not be pushed aside, but which cannot well be answered.

Should the man who has neglected to save money receive for that reason a larger allowance, so that he may live as comfortably as his more frugal brother? If we have supplied a man with an income that would enable him to save, and have done this in order that he might save, ought he not to be required to save or be penalized for his failure so to do? Should not the frugal man profit by his frugality? If they are to receive an equal allowance, shall it be large enough to provide a reasonable degree of comfort for the improvident man, or just enough to afford a bare subsistence for the man who has lived frugally? If

the former of these standards is adopted, then, in one way, we shall be paying both men twice, when one of them does not need it; if we adopt the latter, we shall have the unedifying spectacle of old preachers in want, a thing which we never shall be able to justify to the world. If the question of relative frugality and wastefulness is to be considered, how shall it be determined? If a man were to ignore the needs of his own kin—parents, brothers, sisters—because they were not of his immediate household, we would hardly commend him for his prudence; and yet on just such prudence might depend the margin between a surplus and a bare balancing of receipts and expenditures. Sometimes a large factor in what passes for economy and thrift is a species of shrewd bargaining which at least contributes nothing to ministerial efficiency. Furthermore, the temptation to cross the line between a fair bargain and what is popularly known as a “Great Bargain” is not always resisted. Ministers with a little surplus cash have been known to take advantage of the necessities of the unfortunate in ways that, while technically honest, were nevertheless calculated to cast a lasting shadow of reproach upon the church and the ministry. Again what calls itself by the name of economy may be a lack of liberality. No small hindrance to the benevolent work of the church has come from the penuriousness of well-to-do preachers. The matter of frugality is far from being as simple as it looks. How will it be possible among so many factors to decide whether a man is to be accounted as frugal or as something less commendable? Every man is convinced that he has used all possible diligence and frugality, and will feel that he has been unjustly dealt with unless treated accordingly.

It is the same issue which appears in the question, “Ought not the man who has received a smaller salary to be correspondingly favored in the distribution of relief funds? The minister who has received \$1,500 ought to have saved more, and should therefore be less needy, and

receive a smaller allotment than the one who has never received more than \$1,000. This is also a superficial securing of justice. Differences in salary may count for something, but often they do not. Always they count for less than is popularly supposed, and they are by no means conclusive in individual cases. Size of income is only one factor in making up the account. The situations which offer the larger salaries usually impose a higher standard of living; the size of the salary cannot be considered wholly apart from the number of people it is to support; the variant of perquisites evades all calculations, sometimes being a negligible quantity and sometimes a noticeable addition to the income; a family handicapped by the frequent or continuous illness of some of its members is not on equal terms with one in which health is practically unbroken; some men have a positive genius for attracting gifts and donations outside of the salary, which is lacking in other men who are equally good and efficient. These considerations are quite enough to show how indefinite and unsatisfactory must be any distribution which can be made under this patchwork combination of personal savings and church contributions.

Further confusion and difficulty are introduced into the problems by the commingling of deservings and necessities. Neither under this plan can be entirely left out of the accounting. The plan rests upon the assumption that the minister has earned a life-time support, a part of which is still due and unpaid. The only tangible evidence that he has not received it is the fact that he does not have it. This affixes as the actual basis of his claim, not his past services or his past receivings but his present poverty. No matter how we try to disguise it, this scheme makes the retired minister an object of charity of the churches. It will be difficult, if not impossible, to obtain an adequate support upon such a plea. Men do not feel toward their charities the compelling sense of obligation which binds them to the

payment of their debts. Furthermore, we shall not be able to secure for any man, however worthy, who is an object of charity, the respect which is fully accorded the man who lives upon an income which is justly and securely his own. Under such a system, the preacher must not only expose his poverty, but he must justify it in order to establish his claim to support. Before the equity of his claim can be fully recognized, he must set at rest all the questions heretofore enumerated, which relate to the wise and frugal use of his money. They may not be asked explicitly and officially, but they will be implied in the minds of his brethren, and cannot be ignored by those who are to adjust his claim. In some way or other it will be inquired whether or not he is really poor and in need; how poor he is, and how he came to be so poor. This system converts what ought to be a Roll of Honor into something not far from a roll of dishonor. It tends to defeat itself by weakening the incentive to save. It is a policy which never arrives anywhere. Instead of solving the problem it effectually blocks the way to a solution. One of the two propositions already stated must be definitely adopted and definitely worked out in order that we may have a consistent policy that we can follow to the end.

I present the proposition to solve the problem by paying such salaries as will afford a good margin for savings, because sometimes it seems to be offered in all seriousness by men who are sincere and liberal. Too often it is offered by men who show no disposition to provide the liberal salary required. The emphasis seems to be on the savings and not on the salaries, as if the end really sought were to get rid of responsibility for the support of retired ministers. No thoughtful man offers this plan as a measure of economy. It is the most expensive proposition ever propounded, if it is to be made genuinely effective. A salary which, by pinching economy under favorable conditions, will yield little savings for a very frugal man is not enough.



For this man a salary must be paid which will permit the ordinary man without cutting his living expense below the level of efficiency to lay up enough to keep him in comfort after his working days are over. If the minister has saved enough to keep him in comfort then it is because the amount over and above a comfortable living has been paid him by the church. It is held in his own name as his own possession and at his death passes to his heirs. In this way the church loses all further benefit from it, and must immediately begin to provide a like sum for the man who follows him. If the church either as an organization, or by its individual members, holds this sum in its own possession, paying the income of it to the retired minister, then at his death it may begin to use the same funds for the support of another man.

This proposition is not only expensive but displays embarrassing gaps. Such a man is not to be reproached for his deficiency in this respect any more than is the man who lacks eloquence to be reproached for his deficiency. In spite of admonitions and reproaches some men seem never to acquire the gift of acquiring. Other men are the victims of persistent or repeated misfortunes which make savings impossible. If a policy were possible which would leave each man to care for himself with his own savings, it would simply condemn all men in these two classes to inevitable want. In spite of its outward show of justice, we somehow cannot help feeling that for a preacher, who has been a faithful servant of God and of the people, to be in want for the ordinary comforts of life, or to spend his last days in a poorhouse, or to be placed in the position of becoming a dependent upon charity, would be an unseemly thing.

But pass by these considerations and put the issue between these two policies squarely upon the point of efficiency.

I quote from an article relative to teachers' pensions,

contributed to the *Outlook* by Martha Bensley Bruere. We need scarcely do more than substitute "preacher" for "teacher" in order to make the article serve the purpose of this discussion, for the principle is identical and the facts parallel.

"I have before me the family budgets of a series of high school teachers and college professors, men on salaries ranging from \$1,200 to \$4,000 a year, and living across the country from Maine to California. In every case but one it is easy to see how old age and the fear of it is like a paralyzing hand to mar the efficiency of their homes. The fear of the future drives these men to save as the only way to provide for the future, and tends to reduce below the efficiency line the amount of money they are at liberty to spend on their homes and their professional equipment."

Two items from the budget of a high school teacher receiving a salary of \$1,800 a year are Insurance \$140, Savings bank \$325. These represent the drain on the family income in order to provide for the future. The insurance is a slight defense for the family in case of death of the bread-winner, and would probably yield scarcely enough to provide a home. The bank item represents a provision for old age none too large for its purposes. If it were to continue for thirty years, with no draft for sickness, non-employment, accident or other emergency, it would scarcely amount to more than enough to provide an income of \$400 a year. Over against these items put the following from the same budget: "Food, \$180; Papers, Magazines, etc., \$7; Vacation, \$50."

From a letter of a professor's wife which accompanied her budget the following excerpts are taken:

"You will see from this schedule that it is absolutely necessary that I should do all my work, including my laundering. Trying to put our children through eastern colleges was too much for some of us, for I have been under a severe mental strain, and our daughter has been in a

sanitarium for months because of a nervous break-down." "After my husband outlives his usefulness he and I will have to live on \$250 per year."

The writer of the article asked the head of a great school system this question: "If you knew that you would have a pension for your old age, and that your family would be provided for if you died, would it make any difference in your work?" His answer was: "It would make me thirty—no, forty—per cent more efficient right now. The thought of what might happen to them, if I were scrapped, is a ball and chain on my foot holding me back from no end of things I might and ought to do." Dr. Henry D. Pritchett is quoted as saying: "A large proportion of the teachers in American Universities are engaged in turning the grindstone of some outside employment with one hand while they carry on the work of teaching with the other."

Their first suggestion is, that it is not wise to raise the issue, much less to force the issue, between the hoarding of money for future necessity and its use for present efficiency. If we leave a man to depend upon his savings for his comfort in retirement, inevitably we raise this issue. No one really expects the salaries of the rank and file of the ministers to be raised to such a figure as will enable them to provide for all reasonable demands for ministerial equipment, and at the same time to lay up a sum that will enable them to secure their future beyond peradventure. There will be a constant tendency to pare down investment in efficiency to the lowest possible limit in order to allow increased investment in savings. The loss of efficiency which results from the diversion of money to the savings account is only a part of the loss. There is a savings policy which involves a certain efficiency waste. I do not undervalue or oppose economy. A wise and well-directed economy is in itself a wholesome exercise. But it must have behind it not the lash of a motive which is a consumer of

nerve force, but the exhilarating push of a motive which of itself is an inspiration. An economy overdriven by the fear of want is likely to waste over savings, time and energy that ought to be expended in production. In the period of my ministerial apprenticeship a young man came to my study with the familiar hard-luck story, "Out of money and out of work." His immediate needs were met. He claimed to be a carpenter, and I persuaded a good-natured contractor to give him a job. A few days later I asked him about the young man. "That fellow!" said the contractor. "I fired him." "What for?" I asked. "Wasn't he a good workman?" "He was a good enough workman. I fired him for picking up nails. Every time he dropped a nail he stopped to pick it up. I told him to let the nails go, for his time was worth more to me than the nails. After I had told him a dozen times and he kept on, I fired him. I couldn't afford to pay a man carpenter's wages to pick up nails." It is no exaggeration to say that today our churches are requiring the preacher to provide for his own comfort by "picking up nails." The proper direction for the preacher's economy to take is the effective investment of his salary for the enrichment of his ministry. His salary ought to be estimated with that in view. Any considerable amount beyond that is almost sure to result in the impairment of ministerial life and service. As the soldier, so the minister ought not to carry too many *impedimenta*. Brethren, if we wish to claim a soldier's pension, we must accept the conditions of a soldier's service.

Close to this lies the vivid suggestion in almost every one of these extracts of the superior efficiency of the man who is freed from anxiety as to the future comfort of himself and his family. The minister's efficiency depends ultimately upon the condition of his nervous system. A few men may scout this statement as failing to give due honor to the Holy Spirit; but only a few and they have not wisely considered this matter. There is no way by which

the Holy Spirit can come into a man's life and be passed on to other lives without being transmitted over that mysterious complex of living wires, the nervous system. If they are worn or broken or grounded, the transmission of the divine message will be obstructed. We have to consider not only the familiar physical truth that whatever consumes nerve-force or depresses nervous vitality lowers both mental and physical efficiency, but also the surprising spiritual truth that the waste or weakening or breaking of the nervous system hinders the working of the Holy Spirit by marring the instrument through which He must operate. The way to avoid this impairment of efficiency is to lift the burden of support in age from the minister's mind by pledging the church for it and backing the pledge with the necessary cash.

Let us apply to this problem another familiar fact, the loss of efficiency through a division of interest and attention. If the minister must provide in any considerable part for his old age he cannot have an undivided mind. At this point we are confronted by the fact that for the average minister to provide for himself through his savings only is practically impossible. Men do not come to the possession of a competency by the mere accumulation of savings, but by the growth of savings through profitable investment. Savings alone are not sufficient. This is why the man who has only his savings to depend upon never quite gets fear out of his heart. The profitable investment and management of savings divides time and energy. The minister who is involved in business enterprises and loaded with business anxieties cannot give himself wholly to the work of the ministry. The drag of the outside interest never ceases. If the minister seeks to unload this burden by commending the management of his savings to someone else, he will still need to be on his guard lest the manager shall manage to absorb the bulk of the profits, to say nothing of the original investment. One of the saddest chapters

in ministerial life is that which contains the record of the tragedies and failures that have resulted from attempts of ministers to build up their pitiful little savings into a competency—men who have been stripped of their savings, men who have been stripped of reputation, and men who, retaining a measure of both, have been lured on until their lives were emptied of spiritual power while they, like Samson, “wist not that their strength was departed from them.” The tragedy of the men who have sought to escape poverty over this road is more bitter even than the tragedy of those who, knowing and single hearted, have gone steadfastly on, not pleasing themselves.

Not least of all, though often least considered, is the result of the continuous concentration of life into the minister's one great business. Every backward pull of dread of the future upon a man's nervous and spiritual energy, every bestowment of interest upon a rival enterprise, has retarded the growth of ministerial power and hastened that staying of progress, which proclaims the crossing of the dead-line. I have in mind a minister, one time a leader in his denomination, who when in his prime began to provide for his old age. In a few years his acceptability and usefulness were gone, and he lives discontented and unregarded, but rich; and I have in mind another minister whose hair is white, and who walks about in a body that shows in every attitude and movement the traces of age, but who seems destined to preach with acceptability and power until he falls in the midst of his work. He has poured his whole life into his one sacred business and he is as useful and happy and poor as any minister has a right to be. The plan which compels a man either to forego comfort in age or to use up life in the attempt to build his savings into a comfortable fortune, which cuts off a man's efficiency just when he ought to be at the zenith of his usefulness, thus robbing the church of years of service, is not economy. A life divided and wavering

between two interests never comes to its best. But a life which with perfect abandon pours its full intensity of concentrated energy into the work of the ministry experiences an accumulation of power until the body begins visibly to fail.

We conclude that the long tried, patching-out policy is impossible for adjustment, humiliating to the ministry, unworthy of a great and self-respecting denomination, and ought to be abandoned as speedily as possible; that the policy of requiring the minister to care for his own comfort with his savings will either seriously reduce ministerial equipment and efficiency without really providing an adequate support, or will require an increase of salaries which passes the bounds of reasonable expectation; and that the only righteous way out is to pay the minister a good working salary while he works and a living pension when he becomes old.

HELPING THE YOUNG MINISTER

DR. B. H. DEMENT

President Baptist Bible Institute, New Orleans, La.

EVERY true Christian has a deep interest in the young preacher. For he has been the object of many a prayer, first in his becoming a Christian and second in his becoming a minister. Many are the loving eyes that watch his steps, and the faithful hands that would lead him in the way. He is called of God for a work that angels would be glad to do. Thus he is honored of heaven and ordained to be a blessing on the earth. Good people instinctively realize that he has the highest mission man can be called upon to discharge.

When Andrew Jackson was President of the United States, a minister went to Washington to secure a government appointment. At a personal interview the President

propounded this question: "Sir, may I ask what is your calling?" "I am a minister of the gospel," was the answer. "Ah, then," replied Old Hickory, "you already occupy a position higher than any I have in my power to bestow." The verdict of the President is the conviction of Christian people everywhere.

The true minister of the gospel is called of God to a special work, and cannot fulfill the divine purpose of his existence apart from the ministerial vocation.

It should be remembered that a divine call to a great task implies a divine call for adequate preparation to discharge the duties which that task imposes. God not only ordains the end but also the means by which that end is to be accomplished. Jesus not only chose the twelve to become apostles, but also prescribed that they should be with Him and learn from Him.

The young preacher should be a vital demonstration of the message he proclaims. Example is mightier than precept. The life is more powerful than the lips. Emerson put it forcefully when he said, "What you are thunders so loud in my ears I cannot hear what you say." An old adage expresses the same thought, "Actions speak louder than words."

Watchfulness must be the constant practice of the young preacher. Satan especially desires to sift ministers as wheat. It is a great comfort to know that Christ prays for them, that their faith fail not. Let us watch while Christ prays, and not forget to unite our prayers with His.

The prayer life of the minister is the citadel of his strength. Daniel was clad in triple steel as long as he prayed three times a day with his face toward Jerusalem. Jesus set a perfect example for His people in their life of prayer. He not only taught His disciples how to pray, but He showed them how to pray.

He ought to set a watch about his lips, lest they mar rather than heal. Every idle word that men shall speak



BYRON HOOVER DEMENT

Byron Hoover Dement, clergyman; born Silver Springs, Wilson County, Tennessee, May 17, 1863, son of John Henry and Nancy Jane (Morrow) Dement; graduated from Peabody College (then University of Nashville), 1885 (scholarship medal); student University of Virginia, 1888-90 (debater's medal); Th.D., Southern Baptist Theological Seminary, 1900; D. D., Baylor University, Waco, Texas, 1903. Married Maggie Ellen Nicholas of Nashville, Tennessee, January 3, 1893. Ordained ministry missionary Baptist Church, 1886; pastor 22nd and Walnut Street Church, Louisville, Kentucky, 1900-3; professor practical theology and Hebrew, Baylor University, Waco, Texas, 1903-4; pastor First Church, Waco, 1904-6 (built church plant); professor S. S. Pedagogy and assistant in Theology and Hebrew, Southern Baptist Theological Seminary, Louisville, Kentucky, 1906-14; pastor First Church, Greenwood, South Carolina, 1914-17; first president, Baptist Bible Institute, New Orleans, since 1917. Wrote Sunday School Lesson notes for Baptist World six years; member Sunday School Lesson Committee, Southern Baptist Convention, also member Baptist Press Bureau. Mason (K. T.). Contributor many articles to International Standard Bible Encyclopedia. Traveled in Europe, Egypt and Palestine eight months, 1912. Memorized entire New Testament at seventeen.

Has served as member of State Mission Board in Kentucky, Texas, South Carolina and Louisiana. Contributed numerous articles to papers and periodicals South and North. Doctor's thesis written on the Covenant Code in the light of higher criticism; prepared first year senior work for Sunday School Board, including four volumes of pupil study and four companion volumes for the teacher. Has lectured at many encampments, chautauquas, delivered numerous addresses in colleges and universities, commencement sermons, etc. Had charge of the Sunday school work at Monteagle Assembly, Tennessee, 1911; lectured some each year at Ridgerest for about ten years; conducted numerous revivals in churches in the country and city; served as pastor in practically every type of church, from the small country church, the little mission church in the city and large city church of 1,400 members. Is now president of the Baptist Bible Institute of New Orleans, where he has served for three sessions.

they shall give an account thereof in the day of judgment. "Words fitly spoken are like apples of gold in pictures of silver." "A soft answer turneth away wrath; grievous words stir up anger." He should be "swift to hear, slow to speak, slow to wrath," realizing that the wrath of man worketh not the righteousness of God. He should use a strong bridle for his tongue, lest it, like a fiery steed, run away with prudence and make havoc of Christian influence.

With reference to his *duties*, the young minister must give attention to "reading," both as a private means of information and a public means of edification; "to exhortation," as a method of inspiration for holy endeavor, and a comfort in periods of discouragement; "to teaching," for enlightenment, stability and increased usefulness.

With reference to his *endowment* the young preacher should develop his talent bestowed by nature, ennobled by grace, indicated by friendly, prophetic utterances, and symbolized by the laying on of the hands of the elders in public ordination.

With reference to *himself*, the minister must take heed to his head—his thoughts; his heart—his affections; his feet—his walk; his lips—his speech; his character—what he is; his life—what he is plus what he does.

With reference to his *doctrine*, he must know the truth as it is in Jesus, believe it with all his heart, and teach it with all his might. His teaching must be orthodox, presenting straight goods, and sound, giving healthful food for mind and soul.

The young minister should not despise the day of small things. Ofttimes what we call minor ethics become major factors in determining a minister's usefulness. The little courtesies and amenities of life ofttimes prove keys to unlock the treasure houses of rich opportunities for service.

The young minister should so live that not only those in the church, but also those in the world will recognize him as a man of God among the sons of men. He should be con-

sidered the embodiment of veracity, integrity and spirituality, for he is the living representative of the God of truth, righteousness and holiness. The minister's word should be as good as his bond; his honesty as transparent as the crystal; and his purity as clear as the sunbeam.

The minister should be a good business man in the affairs of the church, for he is president of the church as a school, its pastor as a flock, and its head as a spiritual corporation for the promotion of the Kingdom of God. If he cannot manage his own business aright, how can he successfully conduct the business of the house of God?

The Bible teaches clearly that ministers of the gospel should receive adequate financial support that they may give themselves wholly to the work whereunto they are called. Even the ox that treadeth out the corn is not muzzled, and "the laborer is worthy of his hire." The Lord hath ordained that they that preach the gospel shall live of the gospel.

At most our preachers have only a modest living which in the prime of life scarcely leaves them unfettered to make the most of their vocation. When a minister's productive period is past, the churches are still under obligation to see that he has an adequate support. Even human government supplies the temporal necessities of those whose lives have been spent in its service. Surely the people of God should be as humane and philanthropic toward their ministers as civil government is toward its servants.

Justice and gratitude alike compel our churches to provide a comfortable and respectable support for faithful ministers of the gospel whose lives have been unselfishly dedicated to their spiritual welfare and efficiency. The family horse is not discarded with old age, but cared for in the days of his infirmity. How much better are our ministers than our horses?

Provision for our ministers in their old age, or period of disability, is not to be considered as an exacting charity

grudgingly bestowed, but as a sacred obligation gladly discharged. Wisely have Southern Baptists acted in establishing a Relief and Annuity Board by which they are to fulfill, in some worthy measure, their obligation toward the veteran minister of the gospel. The plan appeals to the best in both our churches and our preachers. It is strictly coöperative and self-respecting. It combines both business and fraternity. Reaping its benefits is conditional. The terms of the contract must be met, this is business; its terms are most generous, this is fraternity.

Briefly stated, the endeavor of the board is to provide members of the annuity fund a maximum of \$500 a year after the minister becomes sixty-eight year old, and a disability annuity of \$500 should he become totally or permanently disabled before reaching sixty-eight years. The minimum amount is \$100; the maximum is \$500. The premium which the member pays provides the minimum of \$100, which is one-fifth of the maximum (\$500), and the denomination provides the other four-fifths, or \$400, of the maximum.

If our churches make liberal provision for the minister, have they not the right to expect a generous and willing response? Let the minister avail himself of the magnificent opportunity afforded by the denomination for his protection during old age or permanent disability, and in case he leaves a family, to insure for his widow and minor children a modest and self-respecting support. In this way alone can we reap the benefits of fraternal coöperation in the temporal affairs of the minister's life.

BRIGHTENING THE MISSIONARY'S OUTLOOK

DR. G. S. DOBBINS

Professor Church Efficiency, Southern Baptist Theological
Seminary

GOD is a missionary God. He so loved that he sent his only Son to give to the world his redemptive plan. Jesus is a missionary Savior. He so loved that he came from heaven to earth that he might save the lost. The Bible is a missionary book. It reveals the heart of the Sender and the One Sent, and is shot through with the imperative "Go ye."

The missionary enterprise is the supreme, permanent business of the churches. The obligation is equally binding upon those who are called to go and those who are bidden to send. Those who go to the uttermost parts must be supported by those who stay at home; and those in the homeland who give their whole time to the service must be provided for by those who devote their energies chiefly to secular pursuits.

There is no example of more complete and Christlike renunciation than that which the missionary makes. For this reason we bow in reverence before the heroes and heroines of the Cross who have so literally denied themselves and taken up the Cross and followed Jesus. But let us not forget that these men and women are human. They are affected by the outlook for the future just as other men and women. They bear burdens of responsibility for their children and other dependents no less than their fellows. A young missionary, in a private letter, said recently, "It was all right until our little girl came. We did not worry over the fact that we were not saving a cent, but often running a little behind. But now it is different. We must think of our little one's future." It is easy to see how such natural and inescapable anxieties affect the buoyancy



G. S. DOBBINS

G. S. Dobbins was born at Langsdale, Mississippi, on July 29, 1886. His father, Charles Wesley Dobbins, was a successful farmer, and later a hotel proprietor. His mother, Letitia Gaines Dobbins, is yet living, as are also four sisters and one brother. When he was nine years of age the family removed to Hattiesburg, Mississippi, where he spent his boyhood and secured his early education. At the age of twelve he entered a printing office as apprentice, and in succeeding years served in almost every capacity as printer and editor—from office boy to foreman of a large printing establishment, and from reporter to city editor of a daily newspaper.

While a student in Mississippi College he was led to Christ through the personal influence of Prof. A. J. Aven, and from the day of his surrender began to feel the call to preach, which, however, he resolutely refused to consider. Graduating from Mississippi College in 1908 with the degree of B. A., and with the distinction of first honor man of his class, he became teacher of English and modern languages in South Mississippi College (now Mississippi Woman's College), Hattiesburg. Here his opportunities for Christian work led to a reconsideration of the call to preach, and in 1909 he was licensed by the Immanuel Baptist Church. In the fall of the same year he entered the Southern Baptist Theological Seminary, graduating four years later with the degree of Doctor in Theology. In 1910 he was married to Miss May Virginia Riley, of Newhebron, Mississippi.

After serving as pastor in Mississippi, at Gloster and at New Albany, he was elected to the editorship of Home and Foreign Fields, and made secretary of the Department of Missionary Publications, with the Baptist Sunday School Board, Nashville, Tennessee. In 1920 he was elected to the chair of Church Efficiency and Sunday School Pedagogy in the Southern Baptist Theological Seminary, Louisville, Kentucky, to which work he is now devoting his life.

of spirit, the hopefulness of outlook, the efficiency of service, of even so consecrated a man and woman as the missionary and his wife.

The salaries of our home and foreign missionaries have always been small, and perhaps will always be relatively small. The willingness—yea, eagerness—of God-called men and women to preach and teach the glorious gospel of Jesus and win precious souls for heaven will cause them to waive personal considerations. On the other hand, the demand is so great, the task so huge, that however much money may be placed at our board's disposal, they must make it go as far as possible in providing more and yet more workers. There is no complaint at this point. Not a missionary but would choose instantly more workers rather than more salary. Even if we should give salaries that permitted a margin of saving, in nine cases out of ten the missionaries would give it away.

What, therefore, is our plain, inescapable duty? We must provide support that will be ample for the comfort and efficiency of the missionary and his family during the period of their active service; and we must guarantee them a competency in the event of disability or death. Can you imagine anything more cruel, more unChristian, than the policy of permitting these brave, true soldiers of the Cross to wear out their lives in the service of Christ and the denomination, and then leaving them unprovided for in sickness and old age? What more heartless and ungrateful return for the lifetime of service these men and women give can you conceive than that their dependent loved ones should at their death be left uncared for?

We are calling for recruits. The open doors of the world must be entered by an army of the bravest and best, the most devoted and consecrated youth of our churches. "The South and the World for Christ" is our slogan. Money cannot take the place of life. Let us say to these young men and women: "We match your lives with our

money. You go down, we will hold the ropes." Let us relieve them of anxiety for their own future and the material welfare of their dependent loved ones.

How may this best be done? The Board of Ministerial Relief and Annuity is the answer. A five million dollar fund would make possible immediate relief for those of our noble missionaries who have suffered misfortune; it would provide for their old age and retirement in comparative comfort; it would protect their dependent loved ones in case of death. Such provision would react upon our missionary enterprises in a fine way. It would add new buoyancy and effectiveness to those who are on the fields. It would remove the stumbling block from the path of many who want to give their lives to missionary service, but who are confronted with the nightmare of a dependent old age, or the stern demands of obligations to others which they must discharge. It would give our army of Christian soldiers out on the firing line a new sense of independence and confidence, a *morale* that would mean greater aggressiveness, larger vision, more splendid victories.

After all, the endowment of the Relief and Annuity Board is not charity but debt. The obligation to care for our pastors and missionaries is just as sacred and inescapable in their disability and old age, and for their widows and children in event of death, as it is to support them while they are in active service. We cannot repudiate one without the other, and if we refuse either we forfeit our claim to obedient servants of Christ our Lord.



FRANK SHELBY GRONER

Frank Shelby Groner, born in Collin County, Texas, January 3, 1877; father was William Christopher Groner, who is still living at Loving, Young County, Texas; mother was Clemmie C. Dunnegan Groner, who died in 1905. Was educated at the North Texas Baptist College, Jacksboro, Texas, receiving an A. B. degree. The institution has since suspended. Following graduation at the Jacksboro College, taught school three years. Took law course at the University of Texas, and practiced law five years. Four years of this time was county attorney of Jack County. During the latter part of his two terms as county attorney he became attorney for the Rock Island R. R. Co. and the Western Union Telegraph Co., and continued as such until quitting the practice of law.

He moved out of his law office just at sundown, December 31, 1904, and preached his first sermon in Stamford the fourth Sunday in January, 1905, and began a pastorate there which lasted seven years lacking two months. Following this, became pastor of the Columbus Street Church, Waco, where he remained seven years, lacking four months.

Married Miss Laura Virginia Wyatt, June 30, 1903; have five living children, the oldest, a girl, Willie Lee Groner, 16 years of age; Edward Groner, 14 years; Frank S. Groner, Jr., 9 years; Laura Virginia Groner, 6 years; Pat Neff Groner, two months old.

His services as secretary of the Executive Board of the Baptist General Convention of Texas began July 11, 1918.

Positions of denominational trust: President of West Texas Baptist Young Peoples Assembly; president of the Lampasas Encampment, two years; president of the State Pastors' and Laymen's Conference, one year; vice-president of the Baptist General Convention of Texas, one year; recording secretary of the Baptist Education Board of Texas, three years; a member of the standing committee on Temperance and Social Service of the Southern Baptist Convention, and at present chairman of the standing committee on Hospitals of the Southern Baptist Convention.

Baylor University conferred the degree of Doctor of Divinity in 1915.

ENTERING THE BAPTIST MINISTRY—WHAT HAS
THE YOUNG PREACHER A RIGHT
TO EXPECT?

DR. F. S. GRONER

Corresponding Secretary Executive Board, Baptist General
Convention of Texas

THERE are two ways of interpreting my subject. We may construe it as meaning: What has a young preacher a right to expect if he bases his expectation on the way the ministry has been usually treated by the denomination? or, What has a young preacher the right to expect if the denomination which he serves is to treat him with proper consideration and accord to him his just dues? If my subject is given the first interpretation, then the young preacher entering the Baptist ministry may count on serving the denomination faithfully, remaining true to all its calls, and giving his best heart's blood to the spread of the gospel on a bare living wage and then come to his years of superannuation without a competency, facing utter privation and neglect, with no sort of support provided by the denomination to which he has given the best years and best efforts of his life.

With such a prospect before a young preacher there may arise in his mind a reasonable doubt as to whether he ought to enter upon such a career, if not a genuine conviction that he should eschew a calling that promises nothing but poverty, neglect, and sheer ingratitude for work faithfully done.

But let us consider our subject from the second viewpoint, namely: What has a young preacher in justice the right to expect when he enters the Baptist ministry? The ministry is the highest of all callings. He who enters it does so under the overwhelming conviction that he is called of God to forego all prospect of worldly fame or emolument

and devote all of his talents and strength to purely altruistic ends, to the preaching of the gospel of life and hope to lost and wayworn humankind, and to the pointing of a sin afflicted race to the world's one and only Savior. The minister is of a truth the servant of all. He feels that all his time and all his God-given powers belong to the cause and to the humanity which he seeks to serve, and his denomination and the world think the same about him. For him to turn aside for a day to make money is to imperil his reputation as a devoted and consecrated minister of Jesus. He must seldom think of himself but ever consider the interests and needs of others. He must lose himself in the joy and devotion of service, and when he marries and raises a family they must learn with him the lesson and live the life of sacrifice and self-denial.

Out of the profoundest depths of my heart I submit that when the denomination makes such demands upon its servants that in sheer justice it ought to provide proper and adequate support for him during the years of his active ministry, and at least furnish him with the necessities of a comfortable subsistence when he comes to the years of disability and the retirement of old age.

The soldiers who gave up remunerative occupations and entered the service of the government in the Great War are not more deserving of grateful consideration than the soldiers of the Cross who remain continuously at the battle front in the Christian warfare. Our soldiers in France served for a few months, but our soldiers in the Christian ministry serve all the years of a lifetime. But what a difference in the treatment they receive at the hands of those whom they serve! Those disabled in battle are pensioned by the government and when old age comes on they all are pensioned. But our veteran and disabled ministers, though they bear the marks of hardship and exposure, and though their forms be stooped 'neath the gathered burdens of lengthening years, there is for them

no pension, no plaudits of "well done" by those who have been the recipients of their toil and labor of love. How long, oh, how long, can this indictment stand against a great Christian denomination!

The railroad companies pension their retired veteran employes. Great business concerns are doing likewise. Did not the Master teach that the laborer is worthy of his hire? Shall our denomination that makes so much of orthodoxy continue to be utterly heterodox in its attitude toward this solemn precept and teaching of Jesus?

I wonder if it is not a question as to how long God will continue to bless a denomination that so neglects its aged and veteran ministers. Let us repent of our wrongdoing and our gross thoughtlessness and face about and from this hour, henceforth, do our serious religious duty by the faithful and true as the evening shadows gather and deepen about them.

Southern Baptists have taken up this subject of ministerial relief in a more definite and substantial way than ever in the past. The new Relief and Annuity Board furnishes a channel through which a just and proper provision may be made for our veteran ministers. It is going about this important duty in earnest and its helpful offices have already been felt in every section of the Southland. The opportunity which this board affords ought to provoke us all to the good works of generous giving to the end that we shall speedily make amends for past remissness.

We are suffering this very moment from a dearth of ministers. Can we not with better grace and with more faith pray the Lord of the harvest to send forth more laborers into His harvest if we shall now do our bounden duty by these laborers as the years come and go?

In Texas alone there are around seven hundred pastorless churches, numbers of associations without associational missionaries, and great areas of country thickly populated which are destitute of the gospel. Oh, how we need preach-

ers of the Word with which to man these churches and these associations and to carry the gospel of hope and immortality into these sections of destitution and spiritual darkness. "Awake, awake; put on thy strength, O Zion."

As a result of our \$75,000,000 campaign the funds are coming in and will continue to come in to finance a progressive missionary and evangelistic program. Our pre-eminent need now is men, God called men, to preach the gospel and to lead in this holy warfare. Let us with soul earnestness pray for laborers; let us call out the called until the church with the new blood of fresh re-enforcements shall go forth mighty as an army with banners conquering and to conquer.

Our preachers can with all joy and happiness grow old in the Master's service if they are to be the objects of grateful appreciation and ample provision when their long and arduous warfare is over. Therefore, through the strife and battle of young manhood and middle aged, let us encourage and help them and in old age let us cherish and sustain them, remembering that "He that receiveth a prophet in the name of a prophet shall receive a prophet's reward."

THE PREACHER'S FAMILY

BY DR. J. F. LOVE

Secretary Foreign Mission Board Southern Baptist
Convention

IT is doubtful if a correct evaluation of the minister's family has yet been made. Everyone who writes on this subject is under restraint lest he should offend the self-respect of both the preacher and his family. Ministers like all men of character prefer for themselves and their families the respect rather than the pity of their neighbors, and yet in any proper adjustment of Christian social life and approach to communal relations among Christians the preacher's family deserves special consideration. In some



J. F. LOVE

J. F. Love was born sixty-one years ago at Elizabeth City, North Carolina. Son of David and Amelia Love. Was educated at local school and Wake Forest College. Received honorary degrees from Wake Forest and Baylor. Had considerable experience as pastor and later served as state secretary of Arkansas. For several years he was assistant corresponding secretary of the Home Mission Board of the Southern Baptist Convention, and since 1915 has served as corresponding secretary of the Foreign Mission Board of the Southern Baptist Convention. He is the author of a number of books: "Spiritual Farming," "Unique Message and Universal Mission," "Baptist Position and Position for Baptist," "Southern Baptist Pulpit," "Gospel in Two Acts," "Mission of Our Nation," "Gospel for the Eye" (J. B. Gambrell, joint author), "Union Movement." As secretary of the Foreign Mission Board has visited mission fields in Europe and the Orient.

respects it is an exceptional unit in the social organization. The preacher's family sustains a unique relation to society.

In the first place the preacher is a minister to the community. If he is to carry into other homes that which will help them, there must be in his own home resources which will sustain the ceaseless draft which the community makes upon him. He receives from his family and the home life which the family maintains inspiration for his manifold ministry to others. The home is a reservoir of his resources of good cheer for the disconsolate and of compassion for the weak. He goes forth from the heart of his family girded by its influences as a strong man to run a race. If the burden of financial care is allowed constantly to hang over his home, if he is forced by circumstance to see his wife grind out her life in fruitless effort to feed, educate and train self-respecting children, if he sees nothing ahead but gray days for those whom he loves, he starts on his daily ministries empty of those hopeful views of life which a minister ought always to carry into the homes of the sick, the sorrowing and the sinning.

Next to the church the minister's home ought to be the religious community's social center. Here those who love pleasure, those who are tempted, and those who are weak ought to find in the joyous family circle social ideals and a spiritual and moral tonic to flavor social and domestic life throughout the community. To furnish this those who administer the home must to a small degree at least have relaxation from domestic drudgery and be able to provide modest home comforts and present a general air of respectability. The home must be a place of such attractiveness as to draw to it the young people and furnish legitimate satisfaction to their instinct for social pleasure. The minister's home should be maintained so that all classes may find it a congenial meeting place, and those going out of the family shall be congenial and helpful companions to all those for whom the minister sustains re-

sponsibility. It is by no means an unimportant piece of Christian work for a home to make Christian social proprieties attractive to the young. One such home to which the young life of a community is drawn is worth more than all the social clubs of the city as a promoter of the things for which a minister and a church of Jesus Christ stands. It costs less to maintain such a home than to run a club, but its cost is considerable notwithstanding, and we fear that many such homes of our ministers are maintained at the expense of the future comfort of mother and children when the minister has come from his pulpit the last time. He and the good woman whom God gave him have furnished a social center for the community and an example of a Christian home at their own expense and out of an income from which nothing could be laid up for the rainy day.

The minister must educate his children, or they will not be welcome companions for all classes which make up the membership of his church and the circle to which he is ministering. Books, clothing, schooling, cost money, and all this must in most cases come out of the one source of livelihood—the minister's salary. The minister is a working man whom the community will not allow to wear workmen's clothes. He and his family must not in their dress offend the best classes in the church and community, although they must not live above any. If they do either he loses his influence.

Much of the want of the poor converges at the minister's home. Many congregations think that the minister too frequently importunes them for charity, while few members of any congregation realize how many are the stories of poverty, sorrow and want that have their voice in the preacher's home only. The preacher realizes that he must not try the patience of his people by presenting too many objects for aid, while at the same time he must not be indifferent to any appeals. Wife and children come to know

what are quite the becoming temper and attitude of a minister's home toward the unfortunate. The appeals of these frequently do not get beyond the family circle, but are met by such improvisation as a resourceful woman and tender-hearted children can summon and a meager income can supply.

Again, neither the minister nor his family must be commercial. Others may make money, but the minister must not be a money-maker, and it will not help his influence if his children are drilled in money making. That which is entirely proper in other men and in the children of others is quickly denounced in the minister and his children. For this reason the minister's family from first to last is at a commercial disadvantage. The same sort of provision that is allowed others cannot be practiced by him to insure his family against the day when he is no longer a producer for it.

But that which perhaps more than anything else makes the minister's family an exception to any other family in the community is the change of relationship to the community which is produced by the minister's death. While he lives, his family has, by reason of his ministry, a larger and a more intimate relation to the community than the family of any other citizen. This is a happy circumstance for all concerned. The family finds its chief joy in its friends and in their visits and the exchange of visits, in the greetings at the church door, in familiar acquaintance with every household. The father brings to the tea-table every evening some warm personal greetings, some message from a friend, some story concerning this one or the other of the large group of those who are known and loved. This is one of the home joys of the minister's family which other families do not have to the same degree. But presently the minister's health fails, or he passes suddenly to his reward, the connection with the community is broken. Now, at once the preacher's family passes into a compara-

tive isolation unknown to any other family because no other family had such intimate and numerous contacts and is left with comparatively so few. The minister having no business partnerships, his family is not left with these few but strong personal ties which others enjoy. Then, too, the minister in his lifetime has, in following the call of God and the churches, probably broken all old home connections which were dear to himself and his wife, has not lived in one community long enough for that community to claim his family after the first wave of sympathy caused by his death has passed. The family must get out of the parsonage so that the successor may occupy it, and most likely will have to go to some other community and start life over. It is this sense of isolation following upon a life with large and tender relationships that falls as perhaps the darkest shadow upon the minister's home when his work has ended.

It is just here that the Board of Annuity and Relief has for me its chief attraction and should commend itself to the brotherhood. The work of this board is to secure to the minister's family, which will most likely face financial distress immediately and feel that the cords of brotherhood and fellowship have been broken, a small but prompt and constant relief and furnish with it a token of abiding fellowship. It provides, at least, a small income and spares some part of the awful pain of isolation at the loss of those relations which have been the richest treasure of the family while the husband and father lived. At stated periods the secretary of the Annuity and Relief Board will send to the homes of departed ministers tokens of the bonds of brotherhood which cannot be broken by death, and revive there the assurance in the heart of mother and children that they are not alone and forgotten in the world, but are still a part of that brotherhood to the creation and strengthening of which their loved one gave the strength of his heart.

VI

THE GLORY OF THE MOVEMENT

GIVE THEM THE FLOWERS RIGHT NOW

Dr. Geo. W. McDaniel

NEW THINGS FOR THE OLD PREACHERS

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FREEDOM FROM FEAR

Dr. Rufus W. Weaver

THE AGED PREACHER'S LAST MITE.

Dr. F. M. McConnell.

THE OLD PASTOR

BY G. C. H. HASKARI

Ah! do you still love him, still love him the same
As when in the prime of his manhood he came,
His heart all aglow with the message of love
That comes from the throne of the Father above—
With eloquent pleadings, with prayers and with tears
To lead and to guide through the maze of the years;
A monitor faithful to lead in the strife,
Till Christ is transfigured in heart and in life?

Aye! do you still care for him, weary and worn,
His strength now departed—a pilgrim forlorn—
Life's sunset approaching, no shelter at hand,
Where love and sweet comfort their welcome extend?
Ah! do you still love him, love him the same
As when in the prime of his manhood he came,
Now wayworn and weary, like Simeon old,
Awaiting the summons to enter the fold?

With heart still like summer, with head like the snow,
His day is far spent and sun declines low;
Consumed for the Master, the fast ebbing years
Perchance—God forbid—know but sorrow and tears;
But do you still think of him, love him the same
As when in the zeal of his manhood he came—
The prophet of God with Evangel of Peace
With "beauty for ashes," and sorrow's surcease?

The vigor of youth for his loved ones he gave,
Nor sought after riches which often enslave,
Like Peter of old at the "Beautiful Gate"
He brought you rich gifts when in sorry estate;
And now with his noon-day of earthly life past,
When dark looms the future, the sky overcast,
Shall want and discomfort sore harass, distress
Him whose hand was but lifted to help and to bless?

The ox went unmuzzled when treading the corn,
The locks of the Nazarite wantoned unshorn;
Shall he who gave all for the good of your soul
Now suffer for lack of sweet Charity's dole?
Remember, the cry of the reaper is known
To him who is sitting on heaven's high throne;
The Master has spoken, the sentence will be:
"Whate'er ye have done ye have done unto me."

—From *Waterbury American*.



GEORGE WHITE MCDANIEL

George White McDaniel was born November 30, 1875, in Grimes County, Texas. His parents were Francis Asbury and Letitia White McDaniel. He was educated in the public school of Navasota, the Belton Male Academy, and Baylor University. He graduated with the class of '98 at Baylor and that of 1900 in the Southern Baptist Theological Seminary. Was married in 1898 to Martha Douglass Scarborough, daughter of Judge John B. Scarborough of Waco, Texas. Two children, Mary Scarborough and John Harrington. He received the degree of Doctor of Divinity from Richmond College, Virginia, June, 1906, and that of LL.D. from Baylor University, June, 1920. Has held three pastorates, First Baptist, Temple, Texas; Gaston Avenue, Dallas; and First Baptist in Richmond, Virginia, where he recently entered upon his seventeenth year. Has served as a member of the Foreign Mission Board, Richmond College, and as president of the Board of Trustees, and charter member of the Virginia Home and Industrial School for Girls. Is at present member of the Board of Trustees of the Southern Baptist Theological Seminary, State Mission Board of Virginia, Board of Trustees of the Bluefield College. Is president of the Baptist Orphanage in Virginia, and the General Association of Virginia. Has written three books, "Our Boys in France," "The People Called Baptists," and "The Churches of the New Testament." Devotes much time outside of his pastorate to educational and religious work, and holds occasional meetings.

“GIVE THEM THE FLOWERS RIGHT NOW”

DR. GEO. W. MCDANIEL

Pastor First Baptist Church, Richmond, Va.

THE world's ingratitude to its great men is surpassed only by that of Southern Baptists to their *needy ministers*. Many of the latter belong also in the former class, for in the last analysis the truly *good* are the only truly *great*, and a double portion of ingratitude is their final earthly award.

That this is lamentably true no one will deny. We should seek to fix the responsibility. It is probably three-fold—upon individuals, upon churches, and upon the denomination.

Do the ministers who are at present old and out of service and indigent really *deserve* the support which now they need? Consider for a moment what *you* personally owe to the preacher who pointed you to the Way of Life and guided your steps therein. Could any adequate earthly valuation be put upon the service which he rendered? Then he came with you all along the way, through trial, doubt, discouragement and death—yes, death, for he comforted your dear ones in their last hours, and helped you to bear the heart-breaking separation. Do you feel the same gratitude for your lawyer, your teacher, your family physician even, or anyone else, as for the godly man who was your pastor? No, you can never fully pay him—but you may in part discharge the debt by helping to make his last days comfortable, I do not say luxurious—and failure for you to do this *personally* when he needs it and you are able is the next most reprehensible thing to allowing a mother or father to suffer for bread when you dine on dainty fare.

The *churches* owe a debt to their former pastors who may be dependent. This ought to be discharged in a way to show the old men that their services were appreciated and not make them feel like it is a charity. It truly *isn't* charity, for that implies giving something entirely because of *need*, and without the idea of any *desert* on the part of the beneficiary. The measure of success and influence which the churches now enjoy may be due to the unselfish service and untiring devotion of these very men.

Then the *denomination* owes them a debt which it has been slow to recognize. The prestige and power of Southern Baptists today may be due, more largely than we know, to the service in the past of men who are today without a competence. Common *honesty*, to say nothing of *kindness* or *love*, demands that we, as a denomination, take care of those who took care of us and made us what we are. If individuals and churches are derelict in this duty, the denomination is all the more responsible. Isn't this a duty almost as sacred as that to the aged father who, with dim eyes and trembling lips, says to us:

"Take my withered hand in yours,
Children of my soul,
Father's heart is craving love,
Father's growing old.
See the snows of many years
Crown my furrowed brow,—
As I've loved and cared for you,
Love and keep me now.

"Lay your hands upon my head,
It cannot be for long—
I've been growing weak the while
You've been growing strong;
I have toiled and prayed for you,
Ask not why or how,—
As I've loved and petted you,
Love and pet me now."

Post-mortem praise, like all other things post-mortem, cannot possibly do any good to the one who is dead, no matter how careful the examination, how professionally accurate the report, how correct the diagnosis, if the person is dead it is *too late*. Post-mortem *examinations* may possibly be some aid to the living, but not so with post-mortem *praise*. George Eliot says, "It is a sad weakness in us, after all, that the thought of a man's death hallows him anew to us, as if *life* were not sacred too,—as if it were comparatively a light thing to fail in love and reverence to the brother who is climbing the toilsome steep, and all our tears and tenderness were due to the one who is spared that hard journey."

Some years ago an aged minister, poor, unkempt and lonely, called to see a young mother who held her first-born son in her arms. The godly man looked on a while in silence and then said: "Well, my daughter, the little fellow nearly cost your life—you didn't know *how nearly*. Do you suppose he will ever be able to repay you?" "Oh! yes, Doctor," she replied, as she hugged the wee bundle to her breast, "he will be worth it *all*, and will repay the *world*, for he is going to be my *preacher boy*!" The old man looked solemn and so pathetic as he replied, "Well, he may pay the *world*, but be sure the world will not pay *him*. Maybe by that time, though, they will treat old, worn-out preachers better. God grant it!" As he walked away with his hands folded behind him he personified Loneliness and Neglect. A while ago they buried him here in America,—they disinterred his remains and brought them from across the ocean, where he died, and with pomp and ceremony, amid thousands of spectators, a great funeral was held. A faultless monument marks his resting place, and *now* the world remembers that he was a great scholar, a great college president, a great preacher. One is reminded of the words of Burns' mother, as she exclaimed,

on seeing his monument, "O Bobbie, Bobbie, you asked them for *bread* and they gave you a stone!"

Recently in a Southern city there was buried from the church of which he was formerly the pastor one of the most eloquent, distinguished and really powerful preachers the nation has ever produced. He had dropped out of public view, and alas! also out of the memory of his friends apparently, for the "newsy" on the street who cried the extra said, "Gee, he's got everything pushed off the front page today,—his picture in the middle and big print all around, but where's he been *all this time?*" The florist was heard to say that at no funeral since that of the late millionaire of the city had there been such a display of lovely flowers,—“Why, at a very conservative estimate they must have cost fifteen hundred dollars!” Some who saw the magnificent array knew that the dead preacher's grocery bill, the doctor's bill, the medicine bill had not been paid for months, and the disconsolate widow had not a dollar towards the casket!

I sometimes wonder if many of us do not use the floral offering at a funeral as a sort of "placebo" for our troubled consciences. Such a course may be a beautiful tribute to our sentiment, but it is a sad commentary on our justice and judgment. Don't try to square your account with a bunch of white carnations. The flowers themselves are all right,—send them along as *often* as you can,—and, since they brighten up the grave only for those on the *outside*, see to it that you send them *in time*.

"Closed eyes cannot see the white roses,
Cold hands cannot hold them, you know;
Breath that is stilled cannot gather
The odors that sweet from them blow.
Death, with a peace beyond dreaming,
Its children of earth doth endow;
Life is the time we can help them,
So give them the flowers right NOW.

"Here are the struggles and striving,
Here are the cares and the fears;
Now is the time to be smoothing
The frowns and the furrows and tears.
What to closed ears are kind sayings?
What to hushed heart is deep vow?
Naught can avail after parting,
So give them the flowers right NOW.

"Just a kind word or a greeting;
Just a warm grasp or a smile—
These are the flowers that lighten
The burdens of many a mile.
After the journey is over,—
After faint hands drop the plow,
What is the use of them, tell me?
So give them the flowers right NOW.

"Blooms from the happy heart's garden,
Plucked in the spirit of love;
Blooms that are earthly reflection
Of flowers that blossom above—
Words cannot tell what a measure
Of blessing such gifts will allow
To dwell in the lives of the preachers,
So give them the flowers right NOW."

NEW THINGS FOR OLD PREACHERS

DR. JOHN E. WHITE

President Anderson College; Pastor First Baptist Church,
Anderson, S. C.

THERE are four pictures of old preachers I have known. One may be seen on the study table of a well known Southern Baptist pastor. It is the picture of an old preacher of Virginia, whose name is a household word in that state. Past seventy years of age, he sits with a little baby on his knee and a great smile on his face. The feature

that makes this picture memorable is the fact that the baby is his very own. Through years I have carried its impression of happiness and liveliness.

Another picture brings to mind an old preacher whose last years were increasingly useful. His devoted wife had inherited considerable fortune, and so with no problem of a financial sort, he was free to minister beautifully to the churches and to his brethren. His consecration and his helpfulness were the inspiration to all who knew him to the end of his life.

Another picture is of a living preacher just now entering the period of old age. Still very active, he faces the years that are left him without anxieties. He says that God has guided him since he was a very young man to prepare himself for a happy life as an old preacher, through a carefully wrought out provision of life insurance taken out before he was thirty years old and now paid up amounting to \$30,000, which provides the basis of income quite sufficient for his needs.

These pictures have convinced me that old preachers can be very much alive and very happy. It could be wished that they were typical, but they are not.

The fourth picture is before me. I love that man and I am distressed about him. He turned from a profitable business when past thirty years of age to enter the ministry. He has wielded a powerful influence throughout a half dozen counties. Having a small family of his own, he used his not too generous salary to help young men who were studying for the ministry. He found them in his churches and sent them forth to preach the gospel. Now he is an old preacher, but I fear not a happy one. He has no income and actual necessities have more than once thrown shadows over the past and over the future. His long consecration seems to have won from his brethren only affectionate indifference—his thorough unworldliness is answered by the worldliest neglect.



JOHN ELLINGTON WHITE

Dr. John Ellington White was born in Clayton, North Carolina, December 19, 1868. He is the son of James McDaniel and Martha (Ellington) White. He has the A. B. degree from Wake Forest College, 1890; D. D., from this same institution, and also from Baylor University, 1910. He married Effie L. Guess of Cary, North Carolina, October 12, 1892. Doctor White was ordained to the Baptist ministry in 1892. He has served as pastor of the First Church, Edenton, North Carolina, 1893-6; secretary of missions of the Baptist State Convention of North Carolina, 1896-1901; pastor of Second Church, Atlanta, Georgia, 1901-16; First Church, Anderson, South Carolina, and president of Anderson College since 1916. Doctor White is the founder of the present system of Baptist schools for mountaineers. He is president of the Clifton Conference for Negro Schools; president, Georgia Baptist Board of Education; first vice-president of Southern Social Congress. He was the stated preacher and lecturer at the University of Chicago, 1914-16.

Doctor White is the author of the following books: "The Silent Southerners," "My Old Confederate," "The New Task and Opportunity of the South," "Southern Highlanders," "Thinking White in the South" (Phelps Stokes Lectures in University of Virginia), and "A Yielded Pacifist." His address is Anderson, South Carolina.

From this picture true to life it is some pleasure to turn away to the Southern Baptist Convention with the confidence that it has set about to abolish such pathetic spectacles. I see the great banner in the air on which I read:

NEW THINGS FOR OLD PREACHERS

I.

A NEW DAY FOR THE OLD PREACHER

It is a new day for all Baptist causes and concerns in the South. "It is the day the Lord has made; let us rejoice and be glad in it!" Southern Baptists have launched out into the deep. There will be no more puttering in the shallows. Great wealth and with it the consciousness of great power has come upon the people. The joy of great programs has been tasted deliciously. The thrill of movement has gone down through the rank and file. This new day and this new people belong to the old preacher. He will not have to limp brokenly as a mendicant for public sympathy. The tremulous appeal—

"Pity the sorrow of a poor old man
Whose weary limbs have borne him to your door,"

Southern Baptists will choke out of their literature. When the Southern Baptist Convention stretched out its strong hands at Hot Springs and Atlanta and pulled the cause of its old preachers on its heart, the day of new things for old preachers began to dawn.

II

A NEW CONSCIENCE FOR OLD PREACHERS

It would have been very strange indeed if the profound changes in human thinking and feeling should have passed

Southern Baptists by. It would have been even stranger if responding to the world movement and pressing forth into transforming enterprises of missions and education, the Southern Baptist Convention had not included a thorough dealing with the problem of ministerial relief.

"It was time it was done. It is a shame for a rich country like ours, probably the richest country in the world, if not the richest the world has ever seen, that it should allow those who have toiled all their days to end in penury and possibly starvation. It is rather hard that an old workman should have to find his way to the gates of the tomb bleeding and foot-sore, through the brambles and thorns of poverty. We have cut a new path through, and easier one, a pleasanter one, through fields of waving corn."

These words, spoken by Lloyd George to the House of Commons, as he introduced his famous budget of April 29, 1909, was the expression of a new conscience in civilization, a conscience fundamentally Christian. With what multiplied intensity does such an appeal come to such a Christian body as the Southern Baptist Convention, in view of the long neglect, the scattered and inadequate provisions of state convention, and the general lassitude of mind and heart on the subject of old preachers. The appeal has been heard and a new conscience is on the throne of our councils.

III

A NEW METHOD FOR OLD PREACHERS

The old method which resulted so inadequately lacked nothing of good intentions. In some of the states through the passionate devotion of individual leadership, the old preachers were not allowed to feel that they were utterly forgotten, but it was impossible to avoid the sense of humiliation and of being made the object of pity in the very fervor of the appeals made in their behalf. The old

preacher was tenderly suspended before the public gaze in the rhetoric of pathetic tribute as a sort of hero, but a hero in mendicancy. The young preacher did not enjoy the contemplation of that sort of service for himself. As I interpret the logic of our present Southern Baptist program for old preachers, the main emphasis will be shifted from their poverty to our power, from their necessities to our abilities. Their case is to be lifted into the dignity of a cause, a cause not based on charity, but on justice, and not on justice merely, but on a wise foundation of policy for a more effective and longer sustained ministry of the gospel. The methods outlined by our board at Dallas indicate a movement of coöperation, beginning with the younger preachers to create protection against the wolves which have howled on the track of another generation, through their partnership with the churches of the Convention. There exists in the vision of these plans no reason for any old preacher of the future to come to want. If he is willing to see that without absorption of his interest in money matters he can coöperate with the affectionate desire of the churches to protect him in old age, his way has been marvelously smoothed. He will need no wealthy wife nor the expensive provision of ordinary life insurance to brighten his western skies and drive the clouds of old age from before his face.

THE SERVICES OF A PREACHER

. DR. J B. TIDWELL,

Professor of Bible, Baylor University, Waco, Texas

THE very mention of the subject which stands at the head of this article thrills the heart and sets one's mind in motion. It brings to the fore some of the most sacred and most cherished of life's memories. A preacher!

What a blessing is a consecrated and godly Christian preacher! Who can begin to value the worth of his varied and altruistic services. Committed as he is to a life of unselfish effort for the good of others, his life and labor cannot fail to be of vast profit to the community and church where he serves. We do well to consider some of his blessed services and the obligations which they impose.

First of all it should be said that the people everywhere recognize his value. When he moves into a new community and assumes the work of pastor, the best people of the community freely welcome him as a benefactor. He and his family are gladly admitted into the best social life. He stands forth as a new asset and as valuable for all that is best for the people as a whole. It is understood that he can be trusted and that he will be of genuine assistance to all the citizens about him. All the people, from the smallest child to the oldest citizen, are impressed with the fact that there has come to live among them a man who is not to engage along with them in the ordinary pursuits of men, that he is not to be in competition with any of their business endeavors, but is to be the friend of every legitimate enterprise. All are impressed with the unselfishness of his undertaking. They will be affected by the influences which he exerts and are interested in the work which he does.

This work, however, is so varied that it is difficult to describe it, much less to tell of its value. First of all, he is there to furnish the proper spiritual leadership. He puts chief emphasis on spiritual well-being and happiness. In doing this he performs a great variety of work and enters a variety of fields of labor and makes many points of contact with the people.

Probably we should give chief place to his work in connection with the public gatherings of the people at the house of worship. Here he makes earnest and fervent appeal to the congregations to live the higher life. The



JOSIAH BLAKE TIDWELL

Josiah Blake Tidwell, A. M., D. D., was born in Blount County, Alabama, October 8, 1870, the son of Rev. Francis and Ann (Chambers) Tidwell. Boyhood on small farm and in a country custom mill; cleared up timbered land, drove ox teams, hauling saw logs and making trips to market that required one to two weeks. Married Miss Kansas Reid, April 24, 1887. Rented farm four years, clearing land and ditching swamps winter and summer. Studied nights and rainy days and secured license to teach in public schools. Converted a little before twenty-one years old, first of his immediate family to become Missionary Baptist. Felt a call to preach, went to school two years at Walnut Grove College, then to Howard College, Birmingham, Alabama; A. B., Howard College, 1898; made an average grade for all five years college work at Howard College of 97 9/10. A. M., Baylor University, Waco, Texas, 1903; D. D., Howard College, 1914. Correspondence work in the great universities. Teacher Greek and Latin and business manager, Decatur Baptist College (Texas), 1898-1907; president same college, 1907-09. Endowment secretary, Baylor University, 1909-10, raising about \$90,000. Professor Bible, Baylor University since 1910. Has served as member of Baptist Education Board of Texas; executive board of Baptist General Convention of Texas; education commission of the Southern Baptist Convention; publicity committee for the Baptists in Texas and for the Southern Baptist Convention. Is trustee of the Southwestern Baptist Theological Convention, Fort Worth, Texas; member of the executive committee of Southern Association of Baptist Colleges, and secretary of committee of that association to produce textbooks on Bible and other religious subjects for colleges. Author of "An Outline for the Study of the Life of Christ," "The Bible, Book by Book," "The Bible, Period by Period," and "The Sunday School Teacher Magnified." By request of the Southern Baptist Committee, he is now preparing volume on Old Testament. Will soon publish volume on "The Gospels and Life of Christ." Contributes Sunday School Notes in Baptist Standard, Dallas, Texas; contributor to The Teacher, Nashville, Tennessee; writer of many special articles. Speaker at many college commencements and special college and seminary meetings. Lecturer at institutes and religious assemblies in and out of Texas. Conducts many revivals in summer, 3,500 having been baptized from such meetings. Taught 441 students Bible last year. Two children dead, three sons and one daughter living. Married second time to Miss Minnie Lee Hayes, San Marcos, Texas, September 7, 1910.

value of these appeals cannot be calculated. Many have borne testimony to the fact that they have thereby been deterred from rash and evil acts—some from taking their own lives and some from taking the lives of others. Who can estimate the value of the lives thus saved by the simple gospel message?

But he exerts a still larger influence by stirring up the interests of the indifferent. His appeal has often quickened the step of the slothful and has set the hearts and hands of the unambitious to work at some noble task. He has led the people to render unselfish service to others and thereby made them the benefactors of the entire community.

Another word needs to be said concerning the many other influences which he exerts all around. He enters the homes of the people and becomes an inspiration to the boys and girls found there. He sees and knows them on the streets and becomes their confidant and friend and helps them in settling all those problems that vex them during their youth. He guides them in seeking salvation in Christ, baptizes them when they come to the church, and performs the ceremony when they are married. In these services he is of genuine assistance to the parents and contributes to the happiness of the whole people.

He does more than this. He attends the bedside of the sick and suffering and tarries to the end with the dying. He has for them all a message of confidence and hope. The sufferings of the afflicted are made easier to bear and approaching death is more calmly met because of the word from God which he brings. When death has come and its dark shadow has been cast over the stricken family and community, no one else is quite so welcome a guest as a noble and consecrated preacher. No one else can so certainly be a helpful and unselfish friend as can the preacher. So then, in happy childhood, in the joyous hour of marriage and in the sad hour of death he is alike the one on whom we are prone to lean.

And what shall be said about those other and more indirect influences which he exerts. He stands for good and wholesome social relations and for safe and sane civic conditions. He is counted on as a leader in every movement to remove from the people whatever endangers their physical health, their social security or their state or national prosperity.

In all this there is no manifestation of the selfish spirit. The preacher is gaining no worldly possessions. His scanty salary is expended month by month. He is not in business competition with any of the members of his congregation or others of the citizens. His efforts are on behalf of others and give no promise of gain for himself. He tries to educate his own children and according to his means generally succeeds quite well in that undertaking, but it is all the time clear that he can never give them an advantageous start in business as other men do for their children. Such a spirit of unselfishness is not to be found in the average man of the community.

It is no wonder, in the light of all this, that people have often been heard to say, "I would not live in a place where there is no preacher and church." Preachers are the world's greatest benefactors. They contribute to it not money, but a new and Christly spirit; not houses and lands, but men and women of worth.

And what debt is due them? Like other men, preachers die. They generally leave their children with no means with which they may be assured of support and of an education. And what about the wife? Shall she, because she was the wife of a Baptist preacher, have to suffer for the necessities of life? And his children. Shall they go hungry and be deprived of an education and of an even chance in life with other children for no reason than that they were the children of a Baptist preacher? And what about the preacher himself? He may become afflicted so that he cannot longer serve. Or he may live to be old and thereby

become incapacitated to serve longer. Shall he and his good wife, who has stood by him in all his labors of love, be compelled to suffer, just because out of conviction of duty he chose to be a Baptist preacher?

Think of it! Suffer want for having been a preacher! Our hearts rebel at the suggestion! And yet that is what has been happening all over the South. That is what will continue to happen unless our churches shall wake up to such a condition and to their responsibility and their shame. Here lies the explanation of the bitter spirit toward the church found in the hearts of the children and kindred of some preachers. They and their families have served the church and denomination and in affliction and death have not been provided for. They deserve better treatment. They must have it.

Just this is the purpose of the Board of Ministerial Relief and Annuities. It proposes to create a relief fund out of which some of these good men shall be supported. It proposes to provide those who are active in service with an annuity so that at their age of disability their living may be assured. This far-reaching movement should have the loyal and undying support of all our Baptist people.

THE FREEDOM FROM FEAR

DR. RUFUS W. WEAVER,

President Mercer University, Macon, Ga.

THE finest of all the fine arts is the art of growing old gracefully. No period calls for a richer measure of grace than the one in which the man who has led in spiritual affairs steps down out of the pulpit to give place to a younger man. Every man who has known the thrilling experience of exercising power comes to a period when he must surrender what he has enjoyed. Age compels many

a man of marked pulpit power to face the experience in which he says, "I must decrease." For an increasing number the giving up of the joy of active service in the ministry is accompanied by poverty that is pinching, creating conditions in which the necessities of life are restricted, and the comforts are wholly denied.

It is surprising that we should have allowed so many years to pass without recognizing our obligation to the aged preacher. The explanation is to be found in the fact that a comparatively small number in the past were dependent upon friends and former parishioners. Our Baptist fathers in the ministry, as a rule, had large families. Their children were trained early in life to habits of thrift, industry and uprightness. Many of them attained success and distinction. "Who's Who in America" is our standard work of reference, furnishing us the names of those who have succeeded. From a study of the facts given in this work, it is shown that the son of a preacher has eleven times as many chances to make a success as the son of any other man. This is the outstanding reason why our aged ministers have not been dependent upon our Baptist churches in the past. The old preacher has spent his declining days in the home of his successful son.

Today there is an increasing number of godly men who cannot look to their children for the aid that they need in their old age. From whom should this aid come? From the churches that they have served, and from the denomination which has grown strong and prosperous because of this service.

The changes in our economic conditions have affected the salaried classes more than any other. Of these who are dependent upon salaries, preachers and teachers have had the smallest increase. While the cost of living has doubled, the advance in salaries for the ministry will not average twenty-five per cent. During this period the greatest campaign which Baptists have ever known has



RUFUS WASHINGTON WEAVER

Rufus Washington Weaver, born Greensboro, North Carolina, June 3, 1870, son of Preston De Kalb and Elizabeth J. Forbis Weaver; B. A. and M. A., Wake Forest College, North Carolina, 1893; Southern Baptist Theological Seminary, 1896-9; Th.M., 1898; Th.D., 1899; studied, Johns Hopkins University, 1905-06; University of Cincinnati, 1906-7; D. D., Wake Forest College, 1912; Bethel College, 1912; LL.D., Baylor University, 1920; married Mrs. Charlotte Mason Payne, of Frankfort, Kentucky, January 11, 1911.

Ordained to the Baptist ministry, 1893; pastor the Salem Street Baptist Church, High Point, North Carolina, 1893-96; pastor Forks of the Elkhorn Baptist Church, near Frankfort, Kentucky, 1897-99; First Baptist Church, Middletown, Ohio, 1899-1903; Brantly Baptist Church, Baltimore, Maryland, 1903-06; Mt. Auburn Baptist Church, Cincinnati, Ohio, 1906-08; Immanuel Baptist Church, Nashville, Tennessee, 1908-17.

Chairman of the Education Commission, Tennessee Baptist Convention, 1909-15; president Education Board, Tennessee Baptist Convention, 1915-17; secretary Education Board, Tennessee Baptist Convention, 1917-18; member of the Education Commission of the Southern Baptist Convention, 1914-18; chairman, 1918; adjunct professor religious education, Vanderbilt University, 1913-17; president, Southern Baptist Education Association, 1917-20; president, Mercer University, 1918 -; superintendent, Christian Education for the Georgia Baptist Convention, 1919 -; chancellor, Mercer University System, 1920 -; member of the Illiteracy Commission of the State of Georgia.

Author: "History of the Doctrine of Inspiration in the Eighth Century, B. C." (1899); "The Christian Conversationalist" (1903); "The Reconstruction of Religion" (1904); "The Logic of Christianity" (1906); "The Religious Development of the Child" (1913); numerous tracts and articles in the religious press.

been successfully carried on. The outstanding feature of this campaign has been the raising of money. In every church the man who has made the greatest sacrifice and given in proportion with his income with the largest liberality is the preacher.

It is practically impossible today for anyone in the ministry to do what is expected of him in contributing to Kingdom work, to care for his family so that they may have a reasonable amount of comfort and to lay aside a sufficient sum to provide for the needs of old age. The most generous givers in our land face the infirmities of advancing years with the fear that they will not have the ordinary comforts of life. It might be possible for them to save a little more than they are, but the increase of their savings can be brought about only by the decrease of their giving.

The denomination should meet the generosity of the Baptist ministers of the South with a response so cordial and so liberal that all fear of the future should be dissipated by the assurances of Southern Baptists that no faithful minister of the Gospel who in the years of his strength has sacrificed for the cause should ever know the humiliation incident to penury, and the anxiety that comes with want. This assurance the denomination is able to give.

The organization of the Relief and Annuity Board of the Southern Baptist Convention created the agency by which the need of every aged pastor who has done his part in bringing into power the Southern Baptist Convention may receive each year a sum of money sufficient to keep him from want.

The plan by which he, his wife and minor children may be cared for commands the admiration of every prudent business man. The co-operation of our Baptist people so that a part of the annuity will be cared for by the denomination is only fair. The government provides pensions, and great corporations continue the payment of wages and sal-

aries after a definite term of service. Faithfulness from youth to old age places upon the denomination the inescapable responsibility to give as his earned right a sufficient amount to take care of the aged minister.

It is a fact that must be fairly faced that with the changed conditions under which we live each year, there will be an increasing proportion of men who no longer will be able to preach and who will need the assistance which our denomination may give. If we shall respond promptly and fully to the call of duty we will be able to assure all who enter the ministry that they may serve during the years of their strength, confident that in the years of feebleness and physical disability the people of God called Baptists will provide for their urgent physical needs.

The Relief and Annuity Board exists for the purpose of giving to the Baptist ministry of the South "the freedom from fear." Fear weakens the strongest, incapacitates the intellectual powers, attacks and breaks down the moral forces, and transforms a saint into a sniveling weakling. The economic conditions are bringing to our preachers the fear of a future in which they will be unable to provide for their needs and for the needs of those they love.

Freedom from fear will strengthen our ministry, giving the courage that is needed, equipping them to attack heroically the evils of today and unafraid of the face of man to perform faithfully the duties to which God shall call them.

The function of the board is to preserve the morale of the ministry, and as this is done the minister whose powers are waning, whose opportunities for service are limited more and more to gracefully growing old shall, supported by this agency which expresses the love of his brethren, exhibit in the closing days of his life a serenity, a resignation and a joy which the world cannot explain. An essential factor in the production of this personality in whom appears regnant the spirit of his Master will be the loving

provision which his own people are under moral obligation to make for his physical needs in his declining days. Through the ministry of this board his wants on earth will be met, his spiritual needs will be satisfied through divine grace, and, as the time draws nearer for his departure, he will know the joy of living in two worlds and radiantly happy in both.

THE AGED PREACHER'S LAST MILE

DR. F. M. McCONNELL,

Corresponding Secretary, Oklahoma Baptist Convention

I KNEW him personally. He and his old wife lived in a house at the edge of town. He had been a Baptist preacher for forty years and his wife had been his companion through all the trials of four decades.

It must be said, in fairness and truth, that he had not taught the doctrine of stewardship as he ought. He shrank from it because his own living was involved. He was easy on the people and they did not respond to his needs as they should have done. It must also be said that he was not as careful with what money he got as he would have been had he been worldly wise. Being unselfish it was his heart's desire to do good regardless of what came to him.

Thus the years sped by. One mile after another was passed. He supplemented his salary in various ways; sometimes by farming a little and sometimes by selling various things. He did not go whole-soul into any business because he felt that he ought to preach and did not go whole-soul into the ministry because he feared the churches would not support his family. Every denominational interest had in him a true and loyal friend and supporter and he gave liberally to every good cause.

The churches he served elected their pastors annually. After he reached sixty there was an increasing anxiety, as

each year drew near its close, lest the churches should not elect him for another year. At first he would hardly admit it to himself; but still he felt easier when the election had passed and he was chosen again. Several times he overheard members say they needed a younger pastor. They were kind to him and considerate of his feelings, yet he knew how some of them felt. Others were very kind, indeed, and he was led to believe that, upon the whole, he was an average pastor and was doing as much good as ever.

At length one of the churches deferred the election a month. He knew several of the members wanted another man. But others were so kind that he did not feel that it was his duty to decline to allow his name to be considered. So he went on hoping and praying that God's will would be done.

The day came for the election of a pastor. He preached the best sermon he could, but more than ever he realized that he was an old man. The indisputable fact sank into his soul. After the sermon he went to the nearby home of a deacon while the church remained in business session. They stayed much longer than usual. When they adjourned the good deacon went home and into the room where the preacher was. His face told the story. The preacher asked him what was done and he said: "They called Brother ———. It was not unanimous at first, but they made it unanimous."

Other churches called him for a few years, but this experience was repeated with each one until finally the last church called a younger man. He did not blame them for he loved the prosperity of the churches and wanted them to have efficient, capable men; however, he was sure that in more than one instance they did not better themselves by the change. But now he was old and out of work.

One night a number of his friends came with groceries and other necessities and gave him and his wife "a surprise pounding." They had a pleasant time and all were happy.



F. M. McCONNELL

F. M. McConnell was born in Buffalo, Dallas County, Mo., October 6, 1862. His father was Joseph Marshall McConnell, and his mother Samantha Williams McConnell. He was converted at Pleasant Hill Baptist Church, Carroll County, Ark., in 1879, and licensed to preach by the same church in 1881. He had an ambition to be a lawyer, and in 1885 was admitted to the bar in Zebulun, Pike County, Ark. He was educated at Clark's Academy, Berryville, Ark., taking an average college course, though could not take a degree because this institution was not chartered.

While practicing law in Raton, N. M., in 1886, the lawyer resolved to close his office under the call of God to be a preacher. A few months afterwards he went to Texas, and for a short time was compelled to teach school because of lack of ministerial work. He was principal of the school at Kemp for nine months. In 1886 he was ordained by the Kaufman church. His first pastorate was Caney Church, in Van Zandt County.

He was married to Miss Della Friedly at Kemp, Texas, December 2, 1886. She lived ten years and died while he was pastor at Longview. A son living at Fort Worth is the only surviving child of this union. His second wife was Miss Lenore Young of Longview.

Resigning his pastorate at Weatherford, Texas, in 1899, he devoted himself to evangelism and was in the evangelistic field three years. During a meeting at Brownwood, Texas, he was elected pastor and accepted. He served here three years, at the conclusion of which he again entered the evangelistic field.

In March, 1910, Doctor McConnell was elected corresponding secretary of the Baptist General Convention to succeed Dr. J. B. Gambrell. He held this position until December, 1914, when the Board of Directors of the convention and the Education Board were combined and Doctor Gambrell elected general secretary. Doctor McConnell was elected as one of the assistant secretaries. He held this position until May, 1915, when he resigned to accept the position of superintendent of the Department of Evangelism of the Southwestern Baptist Theological Seminary at Fort Worth. He remained in this work until September 5, 1916, when he accepted the work as corresponding secretary of the Baptist General Convention of Oklahoma. Under his leadership the denominational work in Oklahoma has gone forward with gratifying success. He is also superintendent of the Baptist Orphans Home of Oklahoma, in connection with his duties as corresponding secretary.

Doctor McConnell is the author of the following: "The Triple Appeal," "Winning Souls and Strengthening Churches," and "The Deacon's Daughter." This last book was adopted by the Campaign Commission of the Baptist 75 Million Campaign for distribution in the campaign.

He tried to be happy and so did his wife, but it was not easy, and when the crowd was gone his wife could not keep back her tears. They knew their friends were good and kind; but that did not destroy the fact that they were now the objects of religious charity.

Several times after that night, wagons would come with fuel, or groceries, and brethren would hand him or his wife small sums of money. He almost dreaded to meet them on the street, lest they should think of his needs, and often when he wanted to greet them cordially he shrank from it for fear they would think he wanted a gift. His children helped some, but they were poor and not able to do much. He and his wife did not enjoy going to church as they used to because they felt that they were objects of charity. Often he wished he would die and go on home. He would have wished it more had it not been for his good wife who had helped him through all the years. Her infirmities were increasing and he wanted to stay with her and comfort her the rest of her life.

One day he got a letter with the name and address of the Corresponding Secretary of the Board of Ministerial Relief and Annuities on the upper left-hand corner. It contained a check for a larger amount of money than he had had since the last church had elected the younger man. He was bewildered and wondered what it meant, but there was a kind, brotherly letter which explained it all. The board had enrolled him as a beneficiary of the Relief Fund and he would receive a check regularly. "Not as charity, but as delayed pay, in part, for the noble service he had rendered the denomination through a long and most useful life in the ministry."

There were several leaflets, too, in the envelope. He cashed the check and took the money home to his wife. When he showed her the money and read the secretary's letter, she cried for joy; and, in fact, they both cried and rejoiced together. Then they calculated how often the

checks would come and how much they would receive. Putting that with what their children sent them and estimating their simple needs they found that they could live without local charity. They realized that they could now go among their friends without the humiliation of being objects of charity.

Then they read the leaflets and found that the board has a way by which younger preachers may provide a regular income for old age through an annuity plan as sound as life insurance or a bank. They bowed their heads and thanked God for the blessings of that day and prayed that He would help the board and make their gracious, Christly work a great success.

The preacher had come to the last mile. He looked down the road with a song in his heart. He was not forgotten, he would not suffer and his old wife would never be in dire want.

VII

HELPING ON THE MOVEMENT

HOW PASTORS CAN HELP ON THE WORK.

William Lunsford.

WILLS, ETC.

WANTED: A MINISTER'S WIFE

Wanted, a perfect lady,
 Delicate, gentle, refined,
 With every beauty of person,
 And every endowment of mind:
 Fitted by early culture
 To move in fashionable life—
 Please note our advertisement:
 "Wanted, a Minister's Wife!"

Wanted, a thoroughbred worker,
 Who well to her household looks;
 (Shall we see our money wasted
 By extravagant Irish cooks!)
 Who cuts the daily expenses
 With economy sharp as a knife.
 And washes and scrubs in the kitchen:
 "Wanted, a Minister's Wife!"

A "very domestic person,"
 To "caller" she must never be
 "out,"

It has such a bad appearance
 For her to be gadding about;
 Except to visit a parish
 Every long day of her life,
 And attend all the funerals and wed-
 dings:
 "Wanted, a Minister's Wife!"

To conduct the "Ladies' Prayer
 Meeting,"
 The Aid's "sewing-circle" attend;
 And when we "work for the sol-
 diers,"

Her ready assistance to lend.
 To clothe the destitute children
 Where sorrow and want are rife,
 And look up new Sunday school
 scholars:
 "Wanted, a Minister's Wife!"

With courtesy entertain strangers,
 Traveling agents and such;
 Of this kind of stray "angels'
 visits,"
 The stewards have had far too
 much,
 These prove so perfect a nuisance
 That they hope these plagues of
 their life
 Can soon be sent to the parson's:
 "Wanted, a Minister's Wife!"

A perfect pattern of prudence,
 Than all others spending much less,
 But never disgracing the parish
 By looking too shabby in dress;
 And playing the organ on Sunday
 Would aid in our laudable strife
 To save the society's money:
 "Wanted, a Minister's Wife!"

And when we have found such a
 person,
 We hope that by working the two,
 We'll pay our old debt and build
 newly.
 And then do you know what we'll
 do?
 For both will be worn out and weary,
 And needing new change in their
 life:
 We'll advertise, "Wanted—A young-
 ish
 New Minister and with a New
 Wife!"

—Selected.

VII

WHAT PASTORS CAN DO TO ADVANCE THE WORK OF THE RELIEF AND ANNUITY BOARD

WILLIAM LUNSFORD, Corresponding Secretary

THE big principle involved in our great plan for ministerial comfort and relief is the principle of coöperation. The great call of the denomination in the new Convention Board is the call to line up and move in one direction in the accomplishment of a great task. Notice how that call has been answered. On the general relief side of our work we are now a unity, with the exception of one state. State fences have been torn down, and state lines obliterated. Henceforth the worn-out and retired minister will not be thought of as the beneficiary of any particular state, but rather as the ward of the denomination; with the Southern Convention exercising the beneficent office of protector and guardian.

This thing of coöperating and working together involves every phase and method of denominational life and expression. The denomination expresses itself first and foremost, I should say, through the man called of God to be pastor.

First—Preach a sermon once a year on the subject of Ministerial Relief.

Who ever heard a sermon on Ministerial Relief? Who ever heard from a Southern pastor a distinct plea for the retired minister? To have shrunk from such a task in the past may have been natural and excusable, for until these recent days a word fitly spoken by him might have been regarded as an appeal for charity. That day has passed. Ministerial relief has been elevated, and is now one of the

great benevolences of the denomination, and there is no longer a reason why a minister should not in perfect propriety speak for this great movement, without compromising in the least his pride and self-respect.

Men in the pulpit who are pleading for schools and colleges, for missions and hospitals, for black men and red men, yellow men and brown men; ministers whose sympathies go out to the ends of the earth, why don't you speak for yourselves? The income required to meet the needs of retired ministers will never be large enough until pastors speak out without apology, without hesitation, and without false modesty. Look at the report of general relief boards; see how veterans fare, whose term of service is the same as yours. Put yourself on the list, put your wife on the list. Then try to make the mental adjustment of your life and hers to conditions of retirement, and see how it will clear your throat and how your voice will ring out in behalf of your disabled brothers and sisters. You do not hesitate to plead for Africa and China and Korea, and for Belgium and France and Armenia; why fail to cry aloud to your people for your own brothers and sisters who received so little for their support last year?

Some laymen are puzzled over the silence of the preachers with regard to this matter, and wonder why he can speak with so much animation with regard to the heathen, and in a mere whisper with regard to the retired minister. Pastors must come to self-assertiveness, and not be afraid to speak out in this, their own cause.

Second—Set aside one Sunday morning in the year as veterans' day in the Sunday school.

We need a Sunday school day for ministerial relief, not only to get money, but to educate our young people with regard to this important feature of our work. Subtract State, Home and Foreign Mission days from our work in the Sunday schools for the past ten years and compute the loss, if you can.



Ministerial relief is a new thing in the denomination. The people are not informed about it. Our boys and girls never heard about it. We must teach them. In connection with the Sunday School Board, there should be inaugurated "Veteran's Day" in the Sunday schools. Children are a mighty host among Southern Baptists. They constitute an army of millions. The greatness of this host is not in its numbers but in its tomorrows, tomorrows which are already dawning. The dreams of childhood soon take form in deed. Impressions then made endure through all the years. We must let the children become familiar with this great matter. Give them a hand in it. There should be a children's day program for the Sunday school. On this day the children should be given a part in the service. It would be well if the service went on into the preaching service. They might, on that day, provide flowers for the church. In the Sunday school, by reciting story, or by class exercise, the children may become actively interested in the cause of the old preacher. On this Sunday, or some other, the children should be given the privilege of bringing an offering for the aged minister. It is the only way that we can think of for putting ministerial relief on the map, and to give it a place with our other great objects. The result of such a campaign cannot be computed in dollars, though dollars are not the main thing in view. We must inform; we must create sentiment.

Third—Mention Ministerial Relief in his public prayers before his congregation. "Like preacher, like people" is a very true adage. The members of his flock will become interested in whatever the pastor is interested in, as a thing to be fostered by the denomination. If he were not interested in Home and Foreign Missions, they would not be. If he did not espouse in the most whole-hearted manner the denominational schools and colleges of the state, and other state-wide interests, that same thing would be absolutely true of his congregation. In all these things the

flock will follow the shepherd. The pastor is interested in these things and speaks with clarion voice with regard to them, and remembers them in his public prayers; and to the extent that he does this, the people become warm-hearted, responsive and liberal in their behalf.

Now, what is true of these things would so become true of Ministerial Relief. Let the pastor pray for this object, and for the new Convention Board at Dallas, and in a little while he will find a new and growing interest in the same direction among the people in his flock.

Fourth—Encourage his laymen to lead in this matter in a very special sense.

We are delighted to see our business men take interest and come to the front in our churches, because in this way we feel that finances are going to be put on a business basis. Why would it not be possible to interest the layman in these old soldiers of the churches, who have fought their last fight, and who ought to be able to spend the remaining years in life without coming to actual want? Not long ago, a body of a dozen laymen, belonging to one of the great denominations of the country, engaged in a great movement for the retired minister, issued an address, which was an appeal to the country in behalf of these men who are so fast growing into the years. We are busy these days discussing pensions for school teachers, public servants and veteran workers of all kinds. Would not an agitation for better-paid pastors and an increase in the incomes of old preachers be in order? Surely, the ministry is not a more selfish or remunerative calling than the others. The pastors, however, do hesitate in taking the lead in the matter of this. Certainly the laymen should not. It is up to them to do it.

Fifth—Use the printed page in stirring up an interest among the people. This is one of the great channels through which the denomination functions mightily.

We must create our own literature for this great object

and distribute it ourselves. There is virtually nothing of the kind in the country anywhere. There is nothing of more importance. Neal Dow declared that preceding the adoption of the constitutional prohibitory amendment in May, he sowed the state knee-deep with literature on the subject of intemperance. This great work of ours cannot be accomplished without the liberal use of printers' ink. That is seed from which great harvest ought to grow. Erasmus, when in Paris, wrote: "As soon as I get my money I shall buy Greek books, then I shall buy some clothes." Like the great scholar of the Renaissance, we must put immense emphasis on books, leaflets and tracts, printed faithfully and fired frequently. It is the age of the printer. We can do nothing without him. The printed page is to be a chief portion of our campaign and initiative. Opposition born of ignorance, prejudice and selfishness may be defeated in this as in no other way.

The board at present is using some excellent tracts, which are being distributed far and wide over the South. Some of these were written by the secretary and some by the brethren. "The Sacred Call" is one; "Sense and Sentiment for the Annuity Fund" is another; "Helping to Help Yourself" is another; "Ministerial Support," bearing on the subject of recruiting the ministry, the character of the ministry, etc., is another. This, however, is a mere beginning. Southern Baptists must create a literature of their own.

A letter to the Secretary at Dallas will bring all the literature needed. When it is received, let the pastor circulate it among the people.

If pastors will coöperate as above outlined in this new denominational endeavor, in no great while our people will come to think of Ministerial Relief as one of the causes to be permanent, fostered and maintained along with our other benevolences.

WHY DON'T YOU SPEAK FOR YOURSELF, JOHN?

"Still John Alden went on, unheeding the words of Priscilla, Urging the suit of his friend, explaining, persuading, expanding. But as he warmed and glowed, in his simple and eloquent language,
Quite forgetful of self, and full of the praise of his rival,
Archly the maiden smiled, and, with eyes overrunning with laughter,
Said in a tremulous voice, 'Why don't you speak for yourself, John?' "

O Ye Forgetful Preachers, pleading for schools and colleges, for missions and hospitals—for black men and yellow men and red men and brown men—ministers whose sympathies go out to the ends of the earth—composites of John Baptist, John Knox, John Calvin, and John Wesley—*why don't you speak for yourselves?*

The income required to meet the needs of the retired ministers is not large enough. But it will be large enough just as soon as the *pastors speak out without apology, without hesitation, without false modesty.*

Look at the reports of your Connectional Relief Board. See how veterans fared whose term of service was the same as yours. Put yourself on the list; or put your wife on the list. Then try to make the mental adjustments of your life and hers to the condition of retirement; and see how it will clear your throat and how your voice will ring out in behalf of your disabled brothers and sisters.

You do not hesitate to plead for China and Africa and Korea; for Belgium and France and Germany. Why fail to *cry aloud to your people* for your own brothers and sisters who received so little for their support last year?

The laymen are puzzled, however, because preachers hoarse from shouting for the heathen can scarcely speak above a whisper in behalf of the retired ministers. Pastors must come to self-consciousness and self-assertiveness in this their own cause. Do a little courting on your own account.

WILLS

I. HAVE YOU MADE YOUR WILL?

To ask this may seem a delicate matter; but to make a Will does not shorten life, and you alone know to what cause you wish to leave your property. It is possible to do good perpetually by a wise bequest.

If you have not made your Will, should you not do so now?

If you have already made your Will, please read these pages and then consider whether it is as you wish it to be.

II. VARIOUS FORMS FOR WILLS

Assuming that it is your purpose to make a bequest in favor of the retired Preachers and the Widows and Orphans of deceased Ministers of the *Southern Baptist Convention*, you could use one of the following forms:

III. FORM OF WILL

KNOW ALL MEN BY THESE PRESENTS, That I
, of
 County of....., State of
 being of sound and disposing mind and memory do make, publish
 and declare this my last Will and Testament as follows:

FIRST. I will and direct that my funeral expenses and my just debts be paid by my executor.

SECOND. I give, devise and bequeath to.....

.....
 (Here describe special bequest of money or personal property,
 or if real estate, give the correct description thereof.)

THIRD. I give, devise and bequeath to the RELIEF AND ANNUITY BOARD OF THE SOUTHERN BAPTIST CONVENTION, a corporation created and existing under and by virtue of the laws of the State of Texas, the sum of Dollars (\$.....) and the receipt of the treasurer of said Board shall be a full and sufficient discharge of my executor for the same.

FOURTH. I hereby designate and appoint
 executor of this my last will and
 testament and direct that he (she or they) be not required to
 give any bond or security for the performance of the duties of
 such executor.

IN WITNESS WHEREOF, I hereunto set my hand and affix my
 seal this day of, A. D., 19....
 (Sign here).....(Seal)

Signed, sealed, published and declared by.....
 and as for his (or her) last
 Will and Testament; and we at his (or her) bequest in his (or
 her) presence and in the presence of each other hereby subscribe
 our names as witnesses this day of,
 A. D. 19....

.....

CODICIL

(An addition to or change in a will already made)

I,, of
 being of sound and disposing mind and memory, do hereby
 make, publish and declare this Codicil to my last Will and
 Testament which bears date,,
 A. D. 19...., that is to say:

I give, devise and bequeath to the RELIEF AND ANNUITY
 BOARD OR THE SOUTHERN BAPTIST CONVENTION, a corporation
 created and existing under and by virtue of the Laws of the
 State of Texas, for the benefit of the connnectional permanent
 fund, the sum of Dollars
 (\$.) and the receipts of the treasurer of said board
 shall be sufficient discharge to my executor for the payment of
 the same.

I hereby ratify and confirm my said Will except as hereby
 modified and altered.

IN WITNESS WHEREOF, I hereunto set my hand and affix my
 seal this day of, A. D. 19....
 (Sign here).....(Seal)

(Note form for witnessing to Codicil is the same as that to
 the original Will.)

CODICIL FOR REAL ESTATE

Paragraph to be inserted in Will or Codicil for Real Estate

(Number) I give devise and bequeath to the RELIEF AND ANNUITY BOARD OF THE SOUTHERN BAPTIST CONVENTION, a corporation created and existing under and by virtue of the Laws of the State of Texas, the following lands and premises, that is to say: (Here insert location and correct legal description), to have and to hold the same with the appurtenances thereunto belonging to said RELIEF AND ANNUITY BOARD, its successors and assigns forever.

CODICIL FOR RESIDUARY ESTATE

Paragraph to be inserted in Will or Codicil devising all or a part of the Residuary Estate

(Number) I give, devise and bequeath to the RELIEF AND ANNUITY BOARD OF THE SOUTHERN BAPTIST CONVENTION, a corporation created and existing under and by virtue of the Laws of the State of Texas, all (or a stated fractional part) of the rest, residue and remainder of my estate, real, personal and mixed of which I may die seized or possessed or in which I have any interest.

SPECIAL NOTE:

(a) Let the details of witnessing the Will or Codicil be followed EXACTLY AS STATED IN THE ABOVE FORMS. In many states, and perhaps in all, if the witnesses are not ALL PRESENT TOGETHER AT THE TIME of the execution of the Will by the Testator, the Will will not be probated or held to be valid.

(b) Any of the gift clauses of the above form of Will or Codicil may be omitted or others inserted. In either case the numbers of the clauses would be consecutive.

(c) Some states require three witnesses. Therefore in all states let there be three witnesses if practical. In most states only two witnesses are required.

(d) In some states it may be necessary to have a seal of some special form, but generally the word "seal" written with a pen with a scroll around it is sufficient.

IV. REASONS FOR MAKING A WILL

(1) If you do not make a will the court must appoint an administrator to settle up your affairs. This person will have charge and control of your property for at least one year after your death, and may be a stranger or an inexperienced person in whom you would not confide while in life; or, if a relative or friend be appointed he or she will be put to the trouble of giving a bond, and in some cases may be wholly unable to obtain the bond required by law.

(2) If you leave no will and have minor children, the shares of such minors will have to go to a guardian, who may also be a stranger whom you yourself would not have chosen; and, during the minority of your children, the provision for them, earned by you through years of care and labor, may be endangered.

(3) By making a will, you can select your own executor, and nominate, if you like, a guardian for your minor children.

(4) By making a will, you can divide your property in a way which shall, under all the circumstances, seem most just and equitable, and make gifts to others than your heirs at law.

(5) By making a will, you can make arrangements for children and loved ones.

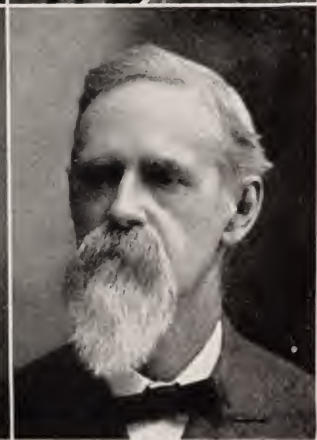
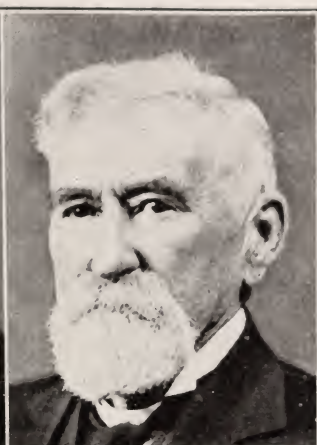
(6) The making of a will is not a difficult or troublesome matter, nor is it expensive if attended to in a business-like manner.

V. A MORE EXCELLENT WAY

It is the LIFE ANNUITY BOND way. Let us explain it. A life annuity bond is an insurance policy "turned 'round." In life insurance you pay an uncertain number of small amounts and one large amount is paid at death.

In a LIFE ANNUITY BOND you pay a large amount once, and receive a number of small amounts annually, semi-annually, or quarterly, until death.

A person who must have an absolutely sure, fixed income until the last day of life, or who desires to make a benevolent distribution of his property without litigation, expense of failure will buy a LIFE ANNUITY BOND. The money is at once carefully and safely invested by the General Benevolent Board of the Church



or the Annual Conference, and the holder of the bond receives regular, fixed and assured payments during life. When the annuitant dies the interest will provide perpetually for Veteran Preachers and Widows and Orphans.

LIFE ANNUITY BONDS pay a higher rate than the current interest because the claim of a Life Annuity Bond terminates with the death of the annuitant, and a conservative and economical management of business without commissions or heavy expense assures a sufficient income.

The rate paid to an annuitant of a LIFE ANNUITY BOND is determined by the age of the annuitant, the older the person the higher the rate. No medical examination is necessary.

LIFE ANNUITY BONDS may be purchased for any amount, and upon the life of one or more individuals, or for one or more beneficiaries by the purchaser.

LIFE ANNUITY BONDS are not experimental. They date back to the days of the Roman Empire. The British Government and other nations have issued such bonds for more than a century.

LIFE ANNUITY BONDS pay the interest at any interval desired by the annuitant—yearly, semi-annually, quarterly or monthly.

LIFE ANNUITY BONDS ARE SAFE, for back of them in the Southern Baptist Convention is the RELIEF AND ANNUITY BOARD, and back of the board is the denomination, with its habit of financial responsibility and intelligent co-operation which has made its great boards and business enterprises the admiration of the world, and has given to them the very highest commercial rating. Back of all these are Invested Sources many times the amount of Bond liability, with investments rapidly increasing. The same amount holds true of any other denomination.

Investments are mainly in loans secured upon real estate. The loans and investments are made and approved by experienced and successful business men and financiers.

VI. THE PURPOSE OF THE BOARD

(1) To seek an endowment for the beneficiaries and annuitants of the RELIEF AND ANNUITY BOARD OF THE SOUTHERN BAPTIST CONVENTION.

VII. HOW ARE MONEYS RAISED?

(1) BY GIFTS FROM GOD'S PEOPLE. They love the Old Preachers and Love loosens the purse-strings.

(2) BY THE SALE OF LIFE ANNUITY BONDS which at the same time absolutely and perpetually secure the Gift for the benefit of the RELIEF AND ANNUITY BOARD without possible litigation or loss, and provide a fixed income for life for the donor or for a relative, or for some Veteran Preacher or other friend chosen by him.

(3) BY SECURING WILLS WITH BEQUESTS IN FAVOR OF THE RELIEF AND ANNUITY BOARD.

As to wills, Bishop Warren wrote a few days before his death:

"An army of Methodists is sent over every year to follow Him who rides the white horse of victory on the other side. Probably a fourth of these dispose of their property before going. Nearly every one of them should remember some phase of the cause of God in that final disposition. It adds rest and satisfaction to the dying bed of the Testator and thrilling emotion of the welcoming 'Well Done' of the Master."

UNITED STATES OF AMERICA

RELIEF AND ANNUITY BOARD

of the

SOUTHERN BAPTIST CONVENTION

ANNUITY BOND

No. \$.....

WHEREAS,,
 (hereinafter called Annuitant of RELIEF AND ANNUITY BOARD, in
 the County of and State of,
 has this day made a gift to the RELIEF AND ANNUITY BOARD of
 the SOUTHERN BAPTIST CONVENTION, a corporation organized and
 existing under and by virtue of the laws of the State of Texas,
 U. S. A., and located at Dallas, in said State, of the principal
 sum of

DOLLARS (\$.....), subject to the terms and conditions herein set forth; and,

WHEREAS, said corporation has accepted said gifts, subject to such terms and conditions;

NOW, THEREFORE, said RELIEF AND ANNUITY BOARD, in consideration of the promises, and for other good and valuable considerations, the receipt whereof by it is hereby acknowledged, hereby promises and agrees to pay on demand an annuity of DOLLARS (\$.....), to be paid to in semi-annual instalments of DOLLARS (\$.....) each, during the life of said annuitant, commencing on the day of, A. D., ONE THOUSAND NINE HUNDRED AND (if said annuitant is then living), and terminating with the last payment preceding the death of said annuitant, and upon the death of said annuitant, said gifts shall be and become absolute and unconditional, and said RELIEF AND ANNUITY BOARD be released from all obligations incurred under this agreement.

It is understood and agreed that said principal sum shall be and remain part of the PERMANENT FUND of said RELIEF AND ANNUITY BOARD, the net income from which shall be used toward the support and in the interest of RELIEF AND ANNUITY BOARD of the SOUTHERN BAPTIST CONVENTION.

This contract is issued upon the application of said annuitant, a copy of which application is made a part hereof, and is accepted by said annuitant upon the express conditions:

(1) That said annuitant at the last anniversary of h.... birth, was then not less than years of age, which if found to be untrue, this contract shall thereupon cease and be canceled, and said RELIEF AND ANNUITY BOARD shall have power to make an equitable settlement for payments already made thereunder.

(2) That said RELIEF AND ANNUITY BOARD shall be furnished at every annuity payment with satisfactory evidence that said annuitant is living.

IN WITNESS WHEREOF, the RELIEF AND ANNUITY BOARD of the SOUTHERN BAPTIST CONVENTION has caused these presents

to be signed by its President and attested by its Corresponding
 Secretary and its corporate seal to be affixed hereto this
 day of, A. D. ONE THOUSAND
 NINE HUNDRED AND

RELIEF AND ANNUITY BOARD OF THE
 SOUTHERN BAPTIST CONVENTION.

By.....
President.

ATTESTED:

.....
Cor'y Secretary.

MISCELLANEOUS

REMEMBERED BY A STAR

BY MILDRED WELCH

THE memorial service was over and the congregation streamed out the doors. On the wall, just where the light of the great rose window fell full on its scarlet and blue and white, hung the great service flag. Yesterday the stars strewn on the silken field were all blue. But today one was turned to gold for a young soldier fallen at Chateau-Thierry.

In a pew near the front a man still sat. He seemed not to see the choir file out, the organist climb down from his stool and he lingered as though he yet heard the sweet-voiced singing:

“The golden evening brightens in the west;
Soon, soon to faithful warriors cometh rest;
Sweet is the calm of Paradise the blest.
Alleluia.”

One other waited, too. A woman, whose only son fought by the side of the lad already fallen, had stayed behind to pray for him. And for herself prayer, “Father, if for me, too, the blue must change to gold”—

Then she had turned and, caught by the look on the face of the man so near her, she waited. She knew him for the minister of a struggling mission church in the factory district of the city.

A man hardly yet middle-aged, thick graying hair above the face of a scholar and a saint, blue eyes that looked on far distances, he sat unmindful of any who watched. His eyes were on the gold star that seemed to

gather into its heart all the mellowed sunshine of an autumn day. An expression of unutterable longing swept over his face. Did she dream it or did she hear a cry: "Oh, God, that I might have had his chance!"

As for him, alone with his thoughts, the long-gone years came back. Once again he lived that high hour of his boyhood when in a summer's dawn he had stood on a hilltop on his father's farm, had seen the morning come over the mountain tops and the beauty of the world unfold. And there on the hilltop he had offered to God all he had of body, mind and heart.

On the hilltop the vision and the dream; in the valley the struggle and the toil. It was the old story of a simple farmer boy with school and college and seminary to work his way through. Then his ordination as a minister. Thirty years were gone and he knew he had kept back nothing of the perfect gift he had vowed in that far past summer's dawn. And now after it all he sat in the silent church, broken, spent, defeated, and envied with a passionate envy the lad whose star shone golden in the gathering dusk.

The woman who waited saw his head bend low and heard the words: "To be remembered—by a star." Suddenly, as one who hears again a voice long loved and lost, he looked up. Doubt, wonder, then joy unutterable swept over him. Quite clearly, as though repeating words he had just heard, he asked: "And they that turn many to righteousness shall shine as the stars for ever and ever?" But again the shadow fell and he said: "It is not for me, Lord, not for me."

She herself heard nothing, but once more she saw the lifted head, the rapt and listening look.

Then, as a little child that learns his lesson, he said: "To him that overcometh will I give the morning star." His eyes were no longer turned to the service flag, but seemed to rest on a Face beloved. A glory not of sunshine

falling through jeweled windows was in his eyes. "Remembered by a star—the Morning Star," he said softly.

She caught him as he fell. When the doctor and the others whom the woman called came, they lifted him gently and laid him on the seat. At her low question the doctor shook his head. But when they looked at him they smiled. For they saw his face as that of one who has asked and to whom God has granted his heart's desire.

TWO WORKMEN: LIKENESS CONTRAST—REASON

A LIKENESS

Preachers and bricklayers both have honorable vocations.
 Preachers and bricklayers both do constructive work.
 Preachers and bricklayers both earn honest livelihoods.
 Preachers and bricklayers both support families and uphold society.

A CONTRAST

THE PREACHER

Receives an average salary of \$600.00.
 Requires seven to ten years' preparation.
 Buys books costing from \$200 to \$300 annually.
 Buys working clothes costing from \$50.00 to \$100.
 Makes his home a social center.
 Occupies a movable "tent or cottage."
 Is paid irregularly and uncertainly.

THE BRICKLAYER

Receives \$8.00 per day, \$2,400 per year.
 Serves a three-year apprenticeship.
 Buys tools costing \$40.00.
 Buys working clothes costing \$25.00 to \$40.00.
 Regards his home as his castle.
 Has a fixed home and may own it.
 Has an honest lien for his wages.

THE PREACHER

BY JOHN GREENLEAF WHITTIER

So in light and shadow the preacher went,
God's erring and human instrument;
And the hearts of the people where he passed
Swayed as the reeds sway in the blast,
Under the spell of a voice which took
In its compass the flow of Siloa's brook,—
Now the roll of thunder, now the awe
Of the trumpet heard on the Mount of Law.

A solemn fear on the listening crowd
Fell like the shadow of a cloud.
The sailor reeling from out the ships
Whose masts stood thick in the river-slips,
Felt the jest and the curse die on his lips.
Listened the fisherman rude and hard,
The calker rough from the builder's yard,
The man of the market left his load,
The teamster leaned on his bending load,
The maiden, and youth beside her, felt
Their hearts in closer union melt. . . .
Old age sat feebly brushing away
From his ears the scanty locks of gray;
And careless boyhood, living the free
Unconscious life of bird and tree,
Suddenly wakened to a sense
Of sin and its guilty consequence.

So the flood of emotion deep and strong
Troubled the land as it swept along,
But left a result of holier lives,
Tenderer mothers and worthier wives.
The husband and father whose children fled
And sad wife wept when his drunken tread
Frightened peace from his roof-tree's shade,
And a rock of offense his hearthstone made,
In a strength that was not his own, began



"NEARING THE END OF LIFE'S JOURNEY"

To rise from the brute's to the plane of man.
 Old friends embraced, long held apart
 By evil counsel and pride of heart;
 And penitence saw through misty tears,
 In the bow of hope on its cloud of fears,
 The promise of Heaven's eternal years,—
 The peace of God for the world's annoy,—
 Beauty for ashes, and oil of joy.

He who passes the ancient church
 Stops in the shade of its belfry-porch,—
 And feels for one moment the ghosts of trade,
 And fashion, and folly, and pleasure laid,
 By the thought of that life of pure intent,
 That voice of warning yet eloquent,
 Of one on the errands of angels sent.
 And if where he labored the flood of sin
 Like a tide from the harbor-bar sets in,
 Still, as the gem of its civic crown,
 Precious beyond the world's renown,
 His memory hallows the ancient town.

A PASTOR

DR. JOHN G. HOLLAND

He knows but Jesus Christ, the crucified.
 Ah, little recks the worldling of the worth
 Of such a man as this upon the earth!
 Who gives himself—his all—to make men wise
 In doctrines which his life exemplifies.

The years pass on, and a great multitude
 Still find in him a character whose light
 Shines round him like a candle in the night;
 And recognize a presence so benign.
 That to the godless even it seems divine.

He bears his people's love within his heart.
And envies no man, whatso'er his part.
His church record grows and grows again,
With names of saintly women-folks and men.
And many a worldling, many a wayward youth,
He counts among the trophies of his truth.

O happy man! There is no man like thee,
Worn out in service of humanity.
And dead at last, 'mid universal tears,
Thy name a fragrance in the speaker's breath,
And thy divine example life in death.

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